

Kentucky Floodplain Administrators Handbook



A Guide for Local Permitting Officials

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**Kentucky Division of Water
Floodplain Management Section**

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I. Acronyms

BFE	Base Flood Elevation
BW12	Biggert-Waters Flood Insurance Reform Act (2012)
CFR	Code of Federal Regulations
CRS	Community Rating System
DFIRM	Digital Flood Insurance Rate Map
FEMA	Federal Emergency Management Agency
FIA	Flood Insurance Administration
FIRM	Flood Insurance Rate Map
FIS	Flood Insurance Study
FMA	Flood Mitigation Assistance
HFIAA	Homeowners Flood Insurance Affordability Act of 2014
HMGP	Hazard Mitigation Grant Program
ICC	Increased Cost of Compliance
KDOW	Kentucky Division of Water
KYEM	Kentucky Emergency Management Agency
LOMA	Letter of Map Amendment
LOMC	Letter of Map Change
LOMR	Letter of Map Revision
LOMR-F	Letter of Map Revision, based on Fill
NFHL	National Flood Hazard Layer
NFIP	National Flood Insurance Program
NRCS	Natural Resources Conservation Service
NWS	National Weather Service
PDM	Pre-Disaster Mitigation
PMR	Physical Map Revision
SFHA	Special Flood Hazard Area
USACE	United States Army Corps of Engineers
USGS	United States Geological Survey
WYO	Write Your Own

II. Definitions

A Zone - Special Flood Hazard Areas inundated by the 1% annual chance flood (100-year flood). Base flood elevations (BFEs) are not determined.

Accessory structure (Appurtenant structure) - A structure located on the same parcel of property as the principal structure and the use of which is incidental to the use of the principal structure. Accessory structures should constitute a minimal initial investment, may not be used for human habitation, and should be designed to have minimal flood damage potential. Examples of accessory structures are detached garages, carports, storage sheds, pole barns, and hay sheds.

Accessory use - A use which is incidental and subordinate to the principal use of the parcel of land on which it is located.

Addition (to an existing structure) - Any walled and roofed expansion to the perimeter or height of a structure.

AE zones - Special Flood Hazard Areas inundated by the 1% annual chance flood (100-year flood). Base flood elevations (BFEs) are determined.

AH zone - An area of 100-year shallow flooding where depths are between one and three feet (usually shallow ponding). Base flood elevations are determined.

AO zone - An area of 100-year shallow flooding where water depth is between one and three feet (usually sheet flow on sloping terrain). Flood depths are determined.

Appeal - A request for a review of the Floodplain Administrator's interpretation of any provision of this ordinance or from the floodplain administrator's ruling on a request for a variance.

AR/A1 – A30, AR/AE, AR/AH, AR/AO, and AR/A zones - Special Flood Hazard Areas (SFHAs) that result from the de-certification of a previously accredited flood protection system that is in the process of being restored to provide a 100-year or greater level of flood protection. After restoration is complete these areas will still experience residual flooding from other flooding sources.

A99 zone - That part of the SFHA inundated by the 100-year flood which is to be protected from the 100-year flood by a Federal flood protection system under construction. No base flood elevations are determined.

Area of shallow flooding - A designated AO or AH Zone on a community's Flood Insurance Rate Map (FIRM) where the base flood depths range from one to three feet, there is no clearly defined channel, the path of flooding is unpredictable and indeterminate; and velocity flow may be evident. Such flooding is characterized by ponding or sheet flow.

Base flood - A flood which has a one percent chance of being equaled or exceeded in any given year (also called the "100 year flood"). Base flood is the term used throughout this ordinance.

Base Flood Elevation (BFE) - The elevation shown on the Flood Insurance Rate Map (FIRM) for Zones AE, AH, A1-30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO that indicates the water surface elevation resulting from a flood that has a 1-percent or greater chance of being equaled or exceeded in any given year.

Basement - any area of a structure having its floor sub-grade (below ground level) on all sides.

Building - See definition for structure.

Community - A political entity having the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

Community Rating System (CRS) - A program developed by the Federal Insurance Administration to provide incentives to those communities in the Regular Program to go beyond the minimum floodplain management requirements to develop extra measures for protection from flooding.

Community Flood Hazard Area (CFHA) - An area that has been determined by the Floodplain Administrator (or other delegated, designated, or qualified community official) from available technical studies, historical information, and other available and reliable sources, which may be subject to periodic inundation by floodwaters that can adversely affect the public health, safety and general welfare. This includes areas downstream from dams.

Critical facility - Any property that, if flooded, would result in severe consequences to public health and safety or a facility which, if unusable or unreachable because of flooding, would seriously and adversely affect the health and safety of the public. Critical facilities include, but are not limited to: housing likely to contain occupants not sufficiently mobile to avoid injury or death unaided during a flood; schools, nursing homes, hospitals, police, fire and emergency response installations, vehicle and equipment storage facilities, emergency operations centers likely to be called upon before, during and after a flood, public and private utility facilities important to maintaining or restoring normal services before, during and after a flood, and those facilities or installations which produce, use or store volatile, flammable, explosive, toxic and/or water-reactive materials, hazardous materials or hazardous waste.

D zone - An area in which the flood hazard is undetermined.

Development - Any manmade change to improved or unimproved real estate, including, but not limited to, buildings or other structures, mining, dredging, filling, grading, paving, excavating, drilling operations, or storage of equipment or materials.

Elevated structure - For insurance purposes, a non-basement structure built to have the lowest floor elevated above ground level by foundation walls, shear walls, posts, piers, pilings or columns.

Elevation Certificate - A statement certified by a registered professional engineer or surveyor on the FEMA-approved form in effect at the time of certification that verifies a structure's elevation and other related information to verify compliance with this ordinance.

Emergency Program - The initial phase under which a community participates in the NFIP, intended to provide a first layer amount of insurance at subsidized rates on all insurable structures in that community before the effective date of the initial FIRM.

Enclosure - That portion of a structure below the lowest floor used solely for parking of vehicles, limited storage, or access to the structure.

Encroachment - The physical advance or infringement of uses, plant growth, fill, excavation, structures, or development into a floodplain, which may impede or alter the flow capacity of a floodplain.

Existing construction - Any structure for which the "start of construction" commenced before the effective date of the FIRM or before January 1, 1975, for FIRMs effective before that date. Existing construction may also be referred to as existing structures.

Existing Manufactured Home Park or Subdivision - A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at a minimum the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date of the first floodplain management ordinance adopted by a community.

Expansion to an existing Manufactured Home Park or Subdivision - The preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Five-Hundred Year Flood - The flood that has a 0.2 percent chance of being equaled or exceeded in any year. Areas subject to the 500-year flood have a moderate risk of flooding.

Flood or Flooding - A general and temporary condition of partial or complete inundation of normally dry land areas from:

- a.) The overflow of inland or tidal waters.
- b.) The unusual and rapid accumulation or runoff of surface waters from any source.
- c.) Mudslides which are proximately caused by flooding and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.
- d.) The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm, or by an unanticipated force of nature, such as flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event which results in flooding.

Flood Boundary and Floodway Map (FBFM) - A map on which the Federal Emergency Management Agency (FEMA) has delineated the areas of flood hazards and the regulatory floodway.

Flood Hazard Boundary Map (FHBM) - A map on which the boundaries of the flood, mudslide (i.e. mudflow), and flood-related erosion areas having special hazards have been designated as Zones A, M, and/or E by the Federal Emergency Management Agency (FEMA).

Flood Insurance Rate Map (FIRM) - A map on which the Federal Emergency Management Agency (FEMA) has delineated special flood hazard areas and risk premium zones.

Flood Insurance Study (FIS) - The report provided by the Federal Emergency Management Agency (FEMA) containing flood profiles, the Flood Insurance Rate Map (FIRM), and/or the Flood Boundary Floodway Map (FBFM), and the water surface elevation of the base flood.

Floodplain or flood-prone area - Any land area susceptible to being inundated by flood waters from any source. Floodplain Administrator - The individual appointed by the community to administer and enforce the floodplain management ordinances.

Floodplain Management - The operation of an overall program of corrective and preventive measures for reducing flood damage and preserving and enhancing natural resources in the floodplain, including but not limited to emergency preparedness plans, flood control works, floodplain management ordinances, and open space plans.

Floodplain Management Regulations - This ordinance and other zoning ordinances, subdivision regulations, building codes, health regulations, special purpose ordinances (such as grading and erosion control), and other applications of police power, which control development in flood-prone areas. This term describes federal, state and/or local regulations, in any combination thereof, which provide standards for the purpose of flood damage prevention and reduction.

Floodproofing - Any combination of structural and non-structural additions, changes, or adjustments to structures which reduce or eliminate flood damage to real estate or improved real property, water and sanitation facilities, structures, and their contents.

Floodproofing Certificate - A certification by a registered professional engineer or architect, the FEMA form in effect at the time of certification stating that a non-residential structure, together with attendant utilities and sanitary facilities is watertight to a specified design elevation with walls that are substantially impermeable to the passage of water and all structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy and anticipated debris impact forces.

Floodway - The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one foot. Also referred to as the “regulatory floodway”.

Floodway fringe - That area of the floodplain on either side of the regulatory floodway.

Freeboard - A factor of safety, usually expressed in feet above the BFE, which is applied for the purposes of floodplain management. It is used to compensate for the many unknown factors that could contribute to flood heights greater than those calculated for the base flood. Freeboard must be applied not just to the elevation of the lowest floor or floodproofing level, but also to the level of protection provided to all components of the structure, such as building utilities, HVAC components, etc.

Fraud and victimization - As related in Article 6, Appeals and Variance Procedures, of this ordinance, means that the variance granted must not cause fraud on or victimization of the public. In examining this requirement, the governing body will consider the fact that every newly constructed structure adds to government responsibilities and remains a part of the community for fifty to one hundred years. Structures that are permitted to be constructed below the base flood elevation are subject during all those years to increased risk of damage from floods, while future owners of the property and the community as a whole are subject to all the costs, inconvenience, danger, and suffering that those increased flood damages may incur. In addition, future owners may purchase the property, unaware that it is subject to potential flood damage, and can be insured only at very high flood insurance rates. Functionally dependent use facility - A facility, structure, or other development, which cannot be used for its intended purpose unless it is located or carried out in close proximity to water. The term includes only a docking or port facility necessary for the loading and unloading of cargo or passengers, shipbuilding, or ship repair. The term does not include long-term storage, manufacture, sales, or service facilities.

Governing body - The local governing unit, i.e. county or municipality that is empowered to adopt and implement ordinances to provide for the public health, safety and general welfare of its citizenry.

Hazard potential - The possible adverse incremental consequences that result from the release of water or stored contents due to failure of a dam or miss-operation of a dam or appurtenances. The hazard potential classification of a dam does not reflect in any way the current condition of a dam and its appurtenant structures (e.g. safety, structural integrity, flood routing capacity).

Highest adjacent grade - The highest natural elevation of the ground surface, prior to construction, next to the proposed walls of a structure.

Historic Structure - Any structure that is:

- 1) Listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;
- 2) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district.
- 3) Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or
- 4) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
 - a) By an approved state program as determined by the Secretary of the Interior, or
 - b) Directly by the Secretary of the Interior in states without approved programs.

Increased Cost of Compliance (ICC) – Increased cost of compliance coverage means under the standard flood insurance policy the cost to repair a substantially flood damaged building that exceeds the minimal repair cost and that is required to bring a substantially damaged building into compliance with the local flood damage prevention ordinance. Acceptable mitigation measures are floodproofing (nonresidential), relocation, elevation, demolition, or any combination thereof.

- ICC coverage is available on residential and non-residential buildings (this category includes public or government buildings, such as schools, libraries, and municipal buildings) insured under the NFIP.

Letter of Map Change (LOMC) – An official FEMA determination, by letter, to amend or revise effective Flood Insurance Rate Maps, Flood Boundary and Floodway Maps, and Flood Insurance Studies. LOMC’s include the following categories:

- 1) **Letter of Map Amendment (LOMA)** – A revision based on technical data showing that a property was inadvertently included in a designated SFHA. A LOMA amends the current effective FIRM and establishes that a specific property is not located in a SFHA.
- 2) **Letter of Map Revision (LOMR)** - A revision based on technical data that, usually due to manmade changes, shows changes to flood zones, flood elevations, floodplain and floodway delineations, and planimetric features.
- 3) **Letter of Map Revision – Based on Fill (LOMR-F)** – A determination that a structure or parcel has been elevated by properly placed engineered fill above the BFE and is, therefore, excluded from the SFHA.

Levee - A man-made structure, usually an earthen embankment, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water so as to provide protection from temporary flooding.

Levee System - A flood protection system that consists of a levee, or levees, and associated structures, such as closure and drainage devices, which are constructed and operated in accordance with sound engineering practices.

Limited storage - An area used for storage and intended to be limited to incidental items which can withstand exposure to the elements and have low flood damage potential. Such an area must be of flood resistant material, void of utilities except for essential lighting, and cannot be temperature controlled.

Lowest adjacent grade (LAG) – The lowest elevation of the sidewalk, patio, attached garage, deck support, basement entryway or grade immediately next to the structure and after the completion of construction.

Lowest Floor - The lowest floor of the lowest enclosed area including basement. An unfinished or flood resistant enclosure, usable solely for parking of vehicles, structure access, or storage in an area other than a basement area is not considered a structure’s lowest floor, provided that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of this ordinance.

Manufactured Home - A structure, transportable in one or more sections, which is built on a permanent chassis and is designed to be used with or without a permanent foundation when connected or attached to the required utilities. The term also includes park trailers, travel trailers, and similar transportable structures placed on a site for 180 consecutive days or longer and intended to be improved property. The term “manufactured home” does not include a “recreational vehicle” (see Recreational Vehicle).

Manufactured home park or subdivision - A parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.

Map - The Flood Hazard Boundary Map (FHBM) or the Flood Insurance Rate Map (FIRM) for a community issued by the Federal Emergency Management Agency (FEMA).

Map Panel Number - The four-digit number on a flood map, followed by a letter suffix, assigned by FEMA. The first four digits represent the map panel. The letter suffix represents the number of times the map panel has been revised. (The letter “A” is not used by FEMA, the letter “B” is the first revision.)

Market value - The property value (as agreed between a willing buyer and seller), excluding the value of the land as established by what the local real estate market will bear. Market value of the structure can be established by independent certified appraisal; replacement cost depreciated by age of structure (Actual Cash Value) or adjusted assessed values.

Mean Sea Level (MSL) - The average height of the sea for all stages of the tide. For the purposes of the National Flood Insurance Program, the MSL is used as a reference for establishing various elevations within the floodplain as shown on the community’s FIRM. For purposes of this ordinance, the term is synonymous with either National Geodetic Vertical Datum (NGVD) of 1929 or North American Vertical Datum (NAVD) of 1988.

Mitigation - Sustained actions taken to reduce or eliminate long-term risk to people and property from hazards and their effects. The purpose of mitigation is twofold: to protect people and structures, and to minimize the costs of disaster response and recovery.

Mudslide (i.e. mudflow) - Describes a condition where there is a river, flow, or inundation of liquid mud down a hillside, usually as a result of a dual condition of loss of brush cover and the subsequent accumulation of water on the ground, preceded by a period of unusually heavy or sustained rain. A mudslide (i.e. mudflow) may occur as a distinct phenomenon while a landslide is in progress, and will be recognized as such by the Floodplain Administrator only if the mudflow, and not the landslide, is the proximate cause of damage that occurs.

Mudslide (i.e. mudflow) area management - The operation of and overall program of corrective and preventative measures for reducing mudslide (i.e. mudflow) damage, including but not limited to emergency preparedness plans, mudslide control works, and floodplain management regulations.

Mudslide (i.e. mudflow) prone area - An area with land surfaces and slopes of unconsolidated material where the history, geology, and climate indicate a potential for mudflow.

National Flood Insurance Program (NFIP) - The federal program that makes flood insurance available to owners of property in participating communities nationwide through the cooperative efforts of the federal government and the private insurance industry.

National Geodetic Vertical Datum (NGVD) - As corrected in 1929, a vertical control used as a reference for establishing varying elevations within the floodplain. (Generally used as the vertical datum on the older FIRM's. Refer to FIRM legend panel for correct datum.)

New Construction - Structures for which the start of construction commenced on or after the effective date of a floodplain management regulation adopted by a community and includes any subsequent improvements to such structures.

New manufactured home park or subdivision - A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after the effective date of floodplain management regulations adopted by a community.

Non-Residential - Structures that are not designed for human habitation, including but is not limited to: small business concerns, churches, schools, farm structures (including grain bins and silos), pool houses, clubhouses, recreational structures, mercantile structures, agricultural and industrial structures, warehouses, and hotels or motels with normal room rentals for less than 6 months duration.

North American Vertical Datum (NAVD) - As corrected in 1988, a vertical control used as a reference for establishing varying elevations within the floodplain. (Generally used on the newer FIRM's and Digitally Referenced FIRM's (DFIRM's). (Refer to FIRM or DFIRM panel legend for correct datum.)

Obstruction - Includes but is not limited to any dam, wall, embankment, levee, dike, pile, abutment, protection, excavation, channelization, bridge, conduit, culvert, structure, wire, fence, rock, gravel, refuse, fill, structure, vegetation or other material in, along, across or projecting into any watercourse which may alter, impede, retard or change the direction and/or velocity of the flow of water, due to its location, its propensity to snare or collect debris carried by the flow of water, or its likelihood of being carried downstream.

One-Hundred Year Flood (100-Year Flood) (see Base Flood) - The flood that has a 1-percent or greater chance of being equaled or exceeded in any given year. Any flood zone that begins with the letter A is subject to inundation by the 100-year flood. Over the life of a 30-year loan, there is a 26-percent chance of experiencing such a flood with the SFHA.

Participating Community - A community that voluntarily elects to participate in the NFIP by adopting and enforcing floodplain management regulations that are consistent with the standards of the NFIP.

Pre-FIRM Construction - New construction or substantial improvements for which start of construction occurred on or before December 31, 1974, or before the effective date of the initial FIRM of the community, whichever is later.

Post-FIRM Construction - New construction or substantial improvements for which start of construction occurred after December 31, 1974, or on or after the effective date of the initial FIRM of the community, whichever is later.

Probation - A FEMA imposed change in community's status resulting from violations and deficiencies in the administration and enforcement of the local floodplain management regulations.

Program Deficiency - A defect in a community's floodplain management regulations or administrative procedures that impairs effective implementation of those floodplain management standards.

Public Safety and Nuisance - Anything which is injurious to safety or health of an entire community or neighborhood, or any considerable number of persons, or unlawfully obstructs the free passage or use, in the customary manner, of any navigable lake, or river, bay, stream, canal, or basin.

Recreational Vehicle - A vehicle that is:

- 1) Built on a single chassis;
- 2) 400 square feet or less when measured at the largest horizontal projection;
- 3) Designed to be self-propelled or permanently towable to a light duty truck; and
- 4) Designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.

Regular Program - The phase of a community's participation in the NFIP where more comprehensive floodplain management requirements are imposed and higher amounts of insurance are available based upon risk zones and flood elevations determined in the FIS.

Regulatory floodway - The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one foot. See Base Flood.

Remedy a violation - The process by which a community brings a structure or other development into compliance with State or local floodplain management regulations, or, if this is not possible, to reduce the impact of non-compliance. Reduced impact may include protecting the structure or other affected development from flood damages, implementing the enforcement provisions of the ordinance or otherwise deterring future similar violations, or reducing state or federal financing exposure with regard to the structure or other development.

Repair - The reconstruction or renewal of any part of an existing structure.

Repetitive Loss - Flood-related damages to any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program (NFIP) within any rolling ten-year period, since 1978.

Repetitive Loss Property - Any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program (NFIP) within any rolling 10-year period, since 1978. At least two of the claims must be more than ten days apart but, within ten years of each other. A RL property may or may not be currently insured by the NFIP.

Riverine - Relating to, formed by, or resembling a river (including tributaries), stream, brook, etc.

Section 1316 - That section of the National Flood Insurance Act of 1968, as amended, which states that no new or renewal flood insurance coverage shall be provided for any property that the Administrator finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood-prone areas.

Severe Repetitive Loss Structure - Any insured property that has met at least one of the following paid flood loss criteria since 1978, regardless of ownership:

- 1) 4 or more separate claim payments have been made under a Standard Flood Insurance Policy issued pursuant to this title, with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or
- 2) At least 2 separate claims payments have been made under a Standard Flood Insurance Policy, with the cumulative amount of such claim payments exceed the fair market value of the insured building on the day before each loss.
 - In either case, two of the claim payments must have occurred within ten years of each other. Multiple losses at the same location within ten days of each other are counted as one loss, with the payment amounts added together.

Severe Repetitive Loss Property - Either a severe repetitive loss building or the contents within a severe repetitive loss building, or both.

Sheet flow area - see "Area of shallow flooding".

Special flood hazard area (SFHA) - That portion of the floodplain subject to inundation by the base flood and/or flood-related erosion hazards as shown on a FHBM or FIRM as Zone A, AE, A1 – A30, AH, AO, or AR.

Start of Construction (includes substantial improvement and other proposed new development) - The date a building permit is issued, provided the actual start of construction, repair, reconstruction, rehabilitation, addition placement or other improvement is within 180 days of the permit date. The actual start means the first placement of permanent construction of a structure (including manufactured home) on a site, such as the pouring of slabs or footings, the installation of piles, construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading, and filling; nor does it include the installation of streets and/or walkways; nor does it include excavation for a basement, footings, piers, or foundations or the erection of temporary forms; the installation on the property of accessory structures, such as garages or sheds not occupied as dwelling units or not part of the main structure. For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the structure.

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

Subdivision - Any division, for the purposes of sale, lease, or development, either on the installment plan or upon any and all other plans, terms and conditions, of any tract or parcel of land into two (2) or more lots or parcels.

Subrogation - A legal action brought by FEMA to recover insurance money paid out where all or part of the damage can be attributed to acts or omissions by a community or other third party.

Substantial Damage - Damage of any origin sustained by a structure 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, taking place during a 1-year period in which the cumulative percentage of improvements equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed. The term does not, however, include either:

- 1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local Code Enforcement Official and which are the minimum necessary to assure safe living conditions, or
- 2) Any alteration of a “historic structure” provided that the alteration will not preclude the structure’s continued designation as a “historic structure.”

Substantially improved existing manufactured home parks or subdivisions - Repair, reconstruction, rehabilitation, or improvement of the streets, utilities, and pads equaling or exceeding 50 percent of the value of the streets, utilities, and pads before the repair, reconstruction, or improvement commenced.

Suspension - Removal of a participating community from the NFIP for failure to enact and/or enforce floodplain management regulations required for participation in the NFIP.

Utilities - Include, but not limited to, electrical, heating, ventilation, plumbing, and air conditioning equipment that service the structure and the site.

Variance - Relief from some or all of the requirements of this ordinance.

Violation - Failure of a structure or other development to fully comply with this ordinance. A structure or other development without the elevation certificate, other certifications, or other evidence of compliance required in this ordinance is presumed to be in violation until such time as that documentation is provided.

Watercourse - A lake, river, creek, stream, wash, channel or other topographic feature on or over which water flows at least periodically.

Water surface elevation - The height, in relation to the National Geodetic Vertical Datum (NGVD) of 1929, (or other datum, where specified) of floods of various magnitudes and frequencies in the floodplains of coastal or riverine areas.

Watershed - All the area within a geographic boundary from which water, sediments, dissolved materials, and other transportable materials drain or are carried by water to a common outlet, such as a point on a larger stream, lake, or underlying aquifer.

X (shaded) and B zones - Areas of the 0.2% annual chance (500-year) flood that are outside of the SFHA, areas subject to the 100-year flood with average depths of less than one foot or with contributing drainage area less than 1 square mile, and areas protected by levees from the base flood

X (un-shaded) and C zones - Areas determined to be outside the 500-year floodplain.

Zone - A geographical area shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map that reflects the severity or type of flooding in the area.

III. Introduction

Handbook Description

This handbook has been designed by the Kentucky Division of Water to assist floodplain administrators as they navigate through the floodplain management process. The main section includes information on floodplain regulations, floodplain management procedures, flood mapping, and mitigation programs. The appendix includes documents that local floodplain administrators may find useful in managing their community's flood prone areas.

The National Flood Insurance Program

The U.S. Congress established the National Flood Insurance Program (NFIP) with the passage of the National Flood Insurance Act of 1968. The NFIP is a federal program, which enables property owners, in participating communities, to purchase insurance as a protection against flood losses in exchange for state and community floodplain management regulations that reduce future flood damages. Participation in the NFIP is based on an agreement between a community and the federal government. If a community adopts and enforces a floodplain management ordinance to reduce future flood risk to new construction in flood prone areas, the federal government will make flood insurance available within the community as financial protection against flood losses. The insurance is designed to provide an insurance alternative to disaster assistance and to reduce the escalating cost of repairing damage to buildings and their contents caused by floods.

Community participation in the NFIP is 100% voluntary. Each identified flood-prone community must assess its flood hazard and determine whether flood insurance and floodplain management would benefit the community's residents and local economy.

The state's NFIP staff has been providing outreach and assistance about the NFIP to all communities within Kentucky.

Flood Insurance

The NFIP makes available flood insurance for structures to all eligible property owners and renters in participating NFIP communities, regardless of the structure's proximity to a flood hazard. Contents of structures also may be insured by a separate policy. Once a community has enrolled in the NFIP, a policy may be purchased from any licensed property insurance agent or broker who is in good standing in the state in which the agent is licensed or through an agent representing a Write Your Own (WYO) company. To determine flood insurance premiums, brokers consider the amount of coverage, location of the structure and elevation of the lowest floor of the structure in relation to the base flood elevation (BFE).

IV. National Flood Insurance Program: Benefits vs. Effects

Benefits of National Flood Insurance Program

1. Flood Insurance is available. Anyone in your community can protect their investment by purchasing Flood Insurance.
2. Reduce the community's citizens' exposure to property damage and loss of life as a result of flooding.
3. Federal grants and/or loans in Special Flood Hazard Areas (SFHA) are available to all that qualify.
4. Federal disaster assistance in SFHAs is available to all that qualify.
5. Federal mortgage insurance in SFHAs is available for all that qualify.
6. For conventional loans, mandatory Flood insurance purchase requirements can be satisfied. They call for lenders to:
 - A) Notify buyer or lessee if financed buildings are in an SFHA.
 - B) Require that insurance be purchased and maintained by a borrower for financed buildings at risk.
7. From the Flood Insurance Rate Maps (FIRM), identify high risk areas whereby local regulatory control for new development can be applied.
8. From the FIRMs, identify high risk areas whereby actuarial Flood Insurance rates will be applied.
9. Reduce the community's exposure to possibility of liability in the event someone is damaged due to flooding and the community's non-participation in the NFIP.
10. Enhance the community's property values and growth potential by requiring safe design and construction techniques for new development.

– Federal Emergency Management Agency

Effects of Nonparticipation

The NFIP is voluntary. A community has the right to choose whether or not to regulate development within flood-prone areas; however, the Federal government will not support development in these hazardous areas, and the law imposes certain restrictions on financing within the floodplains of non-participating communities.

1. Flood insurance will no longer be available in the community. Residents and property owners cannot purchase or renew a flood insurance policy.
2. No Federal grants or loans from any federal agency may be made for developments in floodplains.
3. No Federal or State disaster assistance can be provided for the permanent repair or reconstruction of insurable buildings damaged as the result of flooding.
4. No Federal mortgage insurance can be provided in flood-prone areas.
5. Conventional private loans are allowed on real property in floodplains at the discretion of the lending institution, provided that the lender notifies the buyer that the property is in a floodplain and that it is ineligible for flood insurance.
6. The Flood Insurance Rate Map will go into effect regardless of whether or not a community participates in the program.
7. The local governing body may be susceptible to liability by not participating because their action denies its citizens flood insurance, does not reduce flood exposure, and permits unwise development.
8. If unwise development aggravates the flood hazard, the community must remedy the increased hazard before eligibility can be restored.
9. Communities are not eligible to apply for hazard mitigation grants.

–Federal Emergency Management Agency

https://www.fema.gov/media-library-data/20130726-1643-20490-9801/f_217_benefits_30nov2012_web.pdf

V. Floodplain Regulations

Federal Regulations

The National Flood Insurance Program regulations fall within 44 Code of Federal Regulations. For communities wishing to participate in the NFIP, they must adopt an ordinance that meets the minimum standards set out in 44 CFR. Primary sections within 44 CFR that local communities need to understand and meet, include, but may not be limited to:

Subchapter B – Insurance and Hazard Mitigation

- Part 59, Sub. A: – Definitions
- Part 60, Sub. A: – Requirements for Flood Plain Management Regulations
- Part 65: – Identification and Mapping of Special Flood Hazard Areas
- Part 70: – Procedure for Map Correction
- Part 72: – Procedures and Fees for Processing Map Changes

These regulations can be found on the Government Printing Office Web site at: <https://www.gpo.gov/fdsys/pkg/CFR-2002-title44-vol1/pdf/CFR-2002-title44-vol1.pdf> or by searching "44 CFR" at <https://www.govinfo.gov/>.

State Regulations

In addition to the federal requirements, the Commonwealth of Kentucky also has floodplain management regulations and statutes that NFIP participating communities must meet. Kentucky Revised Statutes (KRS) 151.250 requires a stream construction permit from the Kentucky Division of Water prior to any development along or across a stream. KRS 151.320 requires that the chief executive officers shall have concurrent duty of enforcing with the cabinet KRS 151.250. The issuance of a Stream Construction Permit by the KYDOW is based on the Stream Construction Criteria found with 401 Kentucky Administrative Regulations 4:060. These regulations are based on the minimum NFIP standards.

The state statutes and regulations can be downloaded from the Kentucky Legislative Research Commission Web site at <http://www.lrc.ky.gov/Statutes/chapter.aspx?id=37731>.

Local Floodplain Regulations

Because the federal and state requirements are not in an ordinance format, the Kentucky NFIP staff has developed a state model 'Flood Damage Prevention Ordinance'. The standard state model meets the minimum Federal and state standards; however, NFIP staff can provide a more stringent model ordinance for those communities wishing to exceed the minimum NFIP requirements or for CRS credit.

The state model Flood Damage Prevention Ordinance can be obtained by contacting the State NFIP Coordinator at alex.vanpelt@ky.gov or from the Kentucky Division of Water website at <http://water.ky.gov/floodplain/Pages/FloodplainManagementDownloads.aspx>.

Recent Changes to the NFIP Program

Since the inception of the NFIP in 1968, additional legislation has been enacted by Congress to strengthen the program, to ensure its fiscal soundness, and to inform its mapping & insurance rate-setting through expert consultation, reports, and studies. Below are summaries of some of the bigger changes to the program.

Executive Orders 11988 and 13690

On January 30, 2015, the President signed Executive Order (E.O.) 13690. This Executive Order amended a previous Executive Order (E.O. 11988) by establishing a Federal Flood Risk Management Standard and a Process for Soliciting and Considering Stakeholder Input. Once implemented, this Executive Order will reduce the risk and cost of future flood disasters by ensuring that Federal investments in areas that affect floodplains are constructed to better withstand the impacts of flooding. This standard primarily will apply to the Hazard Mitigation Grant Program, the Public Assistance Program, and any other FEMA grants when they fund construction activities in a floodplain. See [pg. 24](#) for more information on these programs.

This E.O. also implemented a set of standards to protect development in SFHAs such as using best-available data to design for future conditions, building to the 0.2% annual-chance flood (500 year), or building 2-3 feet above the BFE for all buildings being constructed using federal funding.

Biggert-Waters Flood Insurance Reform Act of 2012 (BW12)

In 2012, this act was passed by Congress calling for FEMA and other agencies to make a number of changes to how the NFIP is run. Some of the key provisions of the bill include requiring the NFIP to raise rates to reflect true flood risk to property owners, to make the program more financially stable, and to change how Flood Insurance Rate Maps (FIRM) updates impact policyholders. Due to the changes enacted by this bill, actions such as buying a property, allowing a policy to lapse, or purchasing a new policy can trigger rate changes in flood insurance premiums. The biggest change with this act is the elimination of the 'Grandfathering' clause over time.

Several sections of the Biggert-Waters Act were either modified or repealed by HFIAA. See below for an description of the changes.

Homeowners Flood Insurance Affordability Act of 2014 (HFIAA)

HFIAA was enacted by Congress in 2014 amending several provisions of the BW Act. The biggest change was the reimplementation of the 'Grandfathering' clause. Pre-FIRM, primary residence buildings in High-Risk Areas (floodplains) may retain their subsidized rates. These rates will be subject to an 18% maximum yearly increase until the premiums reach their full-risk rates. Other Pre-FIRM buildings, primarily secondary residences or non-residential buildings, may also keep their subsidized rates; however, their rates will increase more quickly.

Other changes enacted by HFIAA include:

- Refunds for required Biggert-Waters immediate move to full-risk rates when Pre-FIRM properties were sold or policies issued.
- A new surcharge was added to all new and renewed policies to achieve financial sustainability. A \$25 charge is added for all primary residences and \$250 for all other policies.
- To help homeowners manage their premiums cost, the deductible limit was raised from \$5,000 to \$10,000.

VI. Local Floodplain Administration

- A. Basic Floodplain Permitting Requirements
- B. Permitting Procedures
- C. Inspection Procedures
- D. Enforcement Procedures

For more information on local permitting procedure & requirements, contact the State NFIP staff at alex.vanpelt@ky.gov.

A. Basic Floodplain Permitting Requirements

ADMINISTRATION

- Both a **STATE & LOCAL** floodplain permit is required for all construction activity in the Special Flood Hazard Area(SFHA) or that area inundated by the 1% annual chance of a flood. These SFHAs are designated as A, AE, A1-A30, AH or AO Zones on the FIRMs (Flood Insurance Rate Maps). This includes new or substantially improved residential and non-residential (commercial) structures and bridges, as well as excavation and fill.
- Local floodplain ordinances may be more stringent than state & federal regulations, but not less than.

FLOODWAY

- Nothing may be placed within a floodway that will cause any rise in Base Flood Elevation (BFE). The BFE is defined as the water surface elevation inundated by the 1% annual chance flood. A no-impact certification is required.

RESIDENTIAL DEVELOPMENT & SUBSTANTIAL IMPROVEMENT IN SFHAs (A ZONES)

- The lowest floor of any new construction or substantially improved structure (including basement) must be elevated to or above the Base Flood Elevation (BFE).
- Fully enclosed areas below the lowest floor require at least a minimum of two (2) openings, having a total net area of not less than 1 square inch per square foot of enclosed area. The bottom of the openings shall be no higher than 1 foot above grade.
- The applicant **must** submit an Elevation Certificate to the floodplain administrator when the building foundation is complete.

MANUFACTURED HOMES IN SFHAs (A ZONES)

- Outside of an existing manufactured home park or subdivision in A Zones; the requirements are the same as for site-built homes. Manufactured homes must be anchored to a permanent foundation.
- Within an existing manufactured home park or subdivision (see definition in ordinance) in A Zones; the community has the option of either requiring the home to be elevated to or above the Base Flood Elevation (BFE), or requiring the home to be elevated on reinforced concrete piers, blocks, etc., to at least 36 inches above grade. In the event of substantial damage (over 50% of pre-damage value), a replacement manufactured home must be elevated to or above the Base Flood Elevation (BFE).

NON-RESIDENTIAL DEVELOPMENTS IN SFHAs (A ZONES)

- The building must be elevated; in lieu of elevation, the building may be floodproofed to a minimum of one (1) foot above the Base Flood Elevation (BFE).
- If floodproofed, the applicant **must** submit an “as built” Floodproofing Certificate certified by a professional engineer or architect.

VARIANCES

- General note: **DO NOT** grant variances unless completely justified!
 - Exception: Variances may be issued for the repair or rehabilitation of historic homes upon determination that the proposed repair or rehabilitation will not preclude the structure’s continued designation as a historic structure, and the variance issued is the minimum needed to preserve the historic character and design of the structure.

B. Local Permitting Procedure

Step 1 – Floodplain Determination

Review Flood Insurance Rate Maps and other pertinent documentation to determine if the proposed project is located in the Special Flood Hazard Area

- If located in an SFHA, or Special Flood Hazard Area (AE or A zone), proceed to Step 2.
- If not located in Special Flood Hazard Area, but along or across an unmapped stream, proceed to Step 2.
 - Note: Stream cross sections may be required by the Division of Water to determine the floodplain boundaries and the base flood elevation.
- If development is not in an SFHA or along/across a stream, then no floodplain permit is required.

Step 2 – Development Determination

Does the project meet the definition of development in the Community's Flood Damage Prevention Ordinance?

- Construction, reconstruction, or placement of building
- Addition to existing buildings
- Placement of manufactured homes
- Placement of travel trailers (RVs)
- Filling or re-grading
- Excavation
- Construction or erection of levees, dams, or walls
- Storage of materials (including gas or liquid tanks)
- Any other activity that might change the direction, height, or velocity of flood waters

Development does not include maintenance of existing building and facilities, resurfacing roads, gardening, plowing & similar agricultural practices that do not involve filling, grading or construction of levees or berms.

Step 3 – Require State Permit to Construct Along or Across a Stream

- Assist applicant with completing the "Application to Construct Along or Across a Stream."
- Ensure the state application is complete prior to signing it.
 - Note: Signing the state permit application is **NOT** an endorsement of the proposed action. The signature is required so that you are aware of the proposed action in your jurisdiction.
- Provide a [FIRMette](#) for the applicant to submit with the state application (or provide a copy of the FIRM with location of proposed development marked and provide a copy of the FIRM panel index).
- Provide a Latitude and Longitude for the proposed development site.
- If proposed development is not located in a Special Flood Hazard Area but along or across an unmapped stream, the Kentucky Division of Water will use existing data if available or require cross sections to determine the floodplain boundaries and the base flood elevation.
- Notify the owner/developer that a local permit is required prior to beginning development.

Once the state floodplain construction permit has been issued, a copy of the permit will be sent to the owner of the property and to the local floodplain administrator.

- Review state permit and understand the limitations & conditions.
- Make note of base flood elevation and floodway limits.
 - Note: For participating communities in the NFIP, the state permit is NULL & VOID if a local permit is not issued along with it.

Step 4 – Require Local Floodplain Development Permit

- Assist applicant with completing the local permit application (Communities may use the state application as their own, but an independent review of the proposed action must be conducted).
- Provide applicant with a copy of the Flood Damage Prevention Ordinance if necessary.
- Be aware of local freeboard requirements in the Community's Flood Damage Prevention Ordinance, which might have to require owner/developer to construct higher than the base flood elevation.

Step 5 – Issue Local Floodplain Development Permit

- Note the base flood elevation and any freeboard requirement on the permit.
- Note the setback distance from the stream (floodway boundary) on the permit.
- Note if flood openings/vents are required. If yes, how many should also be noted.
- Inform the applicant that routine inspections will be performed on the development.
- Inform the applicant that the state and local permits must be at the site and available for review.
- Provide the applicant with the necessary forms that will need to be completed and provided later, if necessary. Fill out Elevation Certificate
- Give one copy of the permit to the applicant and keep a second, identical copy for community records.

C. Local Inspection Procedures

Inspection Phase 1 - Before Construction

- Require and verify that temporary reference marks are present.
- Verify that the floodway boundary is identified (staked out).
- Take photos of the property.

Note: Click the [hyper-links](#) to access to FEMA's Technical Bulletins.

Inspection Phase 2 - During Construction

- [Fill](#) Inspections:
 - Fill material is clean and properly compacted.
 - If building on top of fill, elevation of fill should be verified prior to starting construction.
- [Footing](#) Inspections:
 - Check for required setbacks from watercourse.
 - Check that the location of the building is where the plans indicate it will be located.
- [Foundation](#) Inspections:
 - Check for proper elevation of lowest floor.
 - Check to ensure that there is no confusion between flood openings and ventilation requirements.
- [Crawl Spaces](#) Inspections:
 - Ensure that flood openings/vents are present.
 - Ensure that the interior grade is at or above the exterior grade.
- [Flood Openings/Vents](#) Inspections:
 - Ensure that the required number of vents/openings are present, their location, and size & height are compliant no greater than one foot above grade.
 - A minimum of two openings with a total net area of not less than one square inch for every square foot of enclosed area. (Ex. 1,000 sq. ft. home shall have 1,000 sq. in. of flood openings)
 - Openings should function automatically, with no action required by property owner
- [Manufactured Home](#) Inspections:
 - Properly anchored and secured.
 - Pilings must be permanent and reinforced, NOT dry-stacked block.
 - Consult Manufactured Home Installation in Flood Hazard Areas (FEMA 85).
- [Non-Residential](#) Buildings:
 - Flood-proofed buildings are required to be designed and certified by a licensed engineer (Note: After completion, a Flood-proofing Certificate must be obtained).
- Take Photos.

Inspection Phase 3 - Final Construction

- Verify that [utilities and other building elements](#) are at or above BFE. Note: things that are frequently overlooked include electrical outlets, plumbing fixtures, and duct work, these must be elevated at or above BFE to meet the requirements of your local ordinance.
- Check for approved use of enclosed areas below the BFE (Note: Parking, limited storage, building access and crawl space).
- Check flood openings/vents.
- Check that the fill has been placed according to approved plans.
- For solid walls, again check to ensure that the exterior grade is at or below the interior slab or earthen crawl space.
- Verify that [flood-resistant materials](#) are used below the BFE, and that the walls and floors of approved enclosures are not finished.
- Verify that manufactured homes and [permanent fuel tanks](#) are properly elevated & anchored.
- Collect a finished construction Elevation Certificate from the builder/owner.
 - Non-Residential properties may also require a finished construction Floodproofing Certificate
- Document compliance and take photos.

Visit the [FEMA website](#) for an overview of these requirements.

D. Local Enforcement Procedures

Step 1: Identify violation

- Document & describe the violation
- Confirm and note Latitude and Longitude
- Take photos
- Attach a copy of FIRMette
- Refer to Flood Damage Prevention Ordinance to determine what violation has occurred

Step 2: Contact the Division of Water

- Forward the violation information to the appropriate [Division of Water Regional Office](#).
 - KDOW has enforcement & remediation procedures that work concurrently with local actions

Step 3: Issue “Stop Work Order” or “Notice of Violation”

- Communities may use the state’s sample notice of violation form ([see appendix](#)) or develop a local stop work order/notice of violation (NOV) form.
- Reference on the NOV/stop work order what section of the Flood Damage Prevention Ordinance was violated.

Step 4: Issue a letter explaining to the fullest extent possible what needs to be done to remedy the violation

- Discuss with the community’s attorney.
- Issue citation by certified letter with reference to the section of the Flood Damage Prevention Ordinance, the remedies required to resolve violation (elevation or flood proofing certificate, state and local permit, documentation that the floodway was not impacted, etc.), and suspension date (seven days from date of letter).
- When a citation is issued, the person to whom the citation is issued shall respond to the citation within seven (7) days of the date the citation by either:
 - Carrying out the remedies and corrections set forth in the citation.
 - Paying the civil fine set forth in the citation.
 - Requesting a hearing before the governing body or appeals board.
- If the person to whom the citation is issued does not respond to the citation within seven (7) days, that person shall be deemed to have waived the right to a hearing, and the determination that a violation occurred shall be considered final.

Remedial Action Examples

- Fill in the Floodway without permit: Remove the fill or allow it to remain if a floodway analysis is completed and a 'No Rise Certification' is approved by FEMA.
- Fill without a permit: Demonstrate that local drainage will not impact adjacent property(s).
- Building not Elevated: Demolish and start again, elevate the structure in compliance with the local ordinance, or Section 1316.

Step 5: If not resolved, precede with court actions

- Forward citation to the community’s attorney for prosecution of the violation

Step 6: Request a [Section 1316](#) (flood insurance restrictions on structure)

- Submit request with appropriate documentation through the Division of Water to FEMA for the property to be reviewed under Section 1316
 - Name, address, or legal description
 - Declaration that property is in violation
 - Community authority statement to enforce
 - Evidence of notice of violation
 - Statement in reference to Section 1316
- Flood insurance will be unavailable for that particular property

VII. Flood Maps and the Risk MAP Program

Flood maps, or Flood Insurance Rate Maps (FIRMs), have a wide range of users. Private citizens, insurance agents, engineers, surveyors, and brokers use flood maps to locate properties and buildings and identify their risk to flood damage. Community officials use the products to administer floodplain management regulations and mitigate flood damage. Lending institutions and federal agencies use the products to locate properties and buildings to determine whether flood insurance is required when making loans or providing grants for the purchase or construction of buildings.

Flood map users can gain valuable information about flood hazards for the areas in which they are interested. Typically, the following information can be obtained from flood maps:

- Physical features, such as major highways, secondary roads, lakes, railroads, streams and other waterways. Floodplain areas (special flood hazard areas).
- Base (1 percent annual chance) flood elevations or depths (previously called the 100-year flood).
- Flood insurance risk zones.
- Areas subject to inundation by the 0.2 percent annual chance flood (previously called the 500-year flood).
- Areas designated as regulatory floodways.

Kentucky Division of Water is a Cooperating Technical Partner (CTP) in [FEMA's Risk MAP](#) program. Risk MAP combines flood hazard identification (mapping), flood risk assessments, and hazard mitigation planning activities, to create a holistic view of flood risks in communities across the Commonwealth. Over the past year, KDOW completed its first watershed-based Risk MAP projects which resulted in enhanced flood risk products for community use. Risk MAP, as opposed to previous flood hazard mapping programs, assesses flood risks at a watershed (8-digit HUC) perspective instead of on a county or other basis. In addition to Flood Insurance Rate Maps (FIRMs), additional non-regulatory products such as flood depth grids, percent chance of flooding during a 30-year period, and areas of mitigation interest are produced. These products provide valuable flood risk information for local officials, emergency managers, lending institutions, businesses & individual citizens, as well as provide a valuable risk communication tool to community floodplain managers.



An Example of a Risk MAP Product:

Kentucky River -
City of Frankfort,
Franklin County



Flood maps designate zones where flooding is likely to occur. Those zones are as follows:

- AE Zones: areas that will be inundated by the 1-percent-annual-chance flood (formerly called the 100-year flood) where base flood elevations have been determined. The studies resulting in these zones entail a great amount of work and expense. Consequently, these zones are generally found on major flooding sources and in areas with high development potential.
- A Zones: areas that will be inundated by the 1-percent-annual-chance flood (formerly called the 100-year flood) where no base flood elevations have been determined. The studies resulting in Zone A are relatively inexpensive and require much less effort than determining Zone AE.
- X Zones: areas that will be inundated by the 0.2-percent-annual-chance flood (formerly called the 500-year flood). These areas are only associated with AE Zones. While not a regulatory standard, large floods often occur and require the designation of the 0.2-percent-annual-chance floodplain.
- X Zones: areas outside the 1-percent- & 0.2-percent-annual-chance floodplain.



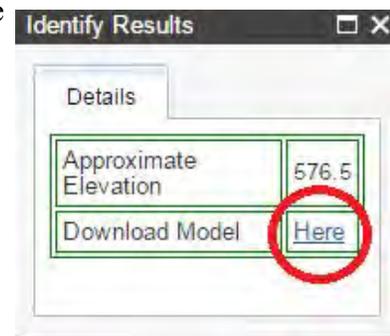
Keep in mind that approximately 30 percent of all flood insurance claims come from Zone X areas, so even though an area may not be in a designated floodplain, there is still a chance that flooding may occur in that area.

Online Resources

Kentucky RiskMAP Portal

This service allows you to find and see your area of interest, searching by street address, location (i.e. city name), or by Latitude & Longitude for any location in Kentucky. It allows you to view the floodplain maps anywhere in the state, gives you the panel number & effective date for the Flood Insurance Rate Maps (FIRMs), shows you what flood zone your area of interest is located in, and tells you the location of LOMCs for your community.

For certain areas in the state, shown in green on the website, additional services and data are available. Within these counties, you can get 'Approximate Base Flood Elevations' in A zones by clicking the stream center line. From this results box (shown right), you can click the 'Download Model' (circled in RED). This gives you the option of downloading models, the shapefiles for ArcMap, Hydraulic & Hydrology reports, and the Flood Insurance Study (FIS) for your area of interest. This information is being periodically added, so if your county is not currently available, check back in the near future. BFEs in AE zones should still be obtained from the community Flood Insurance Study.



FEMA Flood Map Project Updates

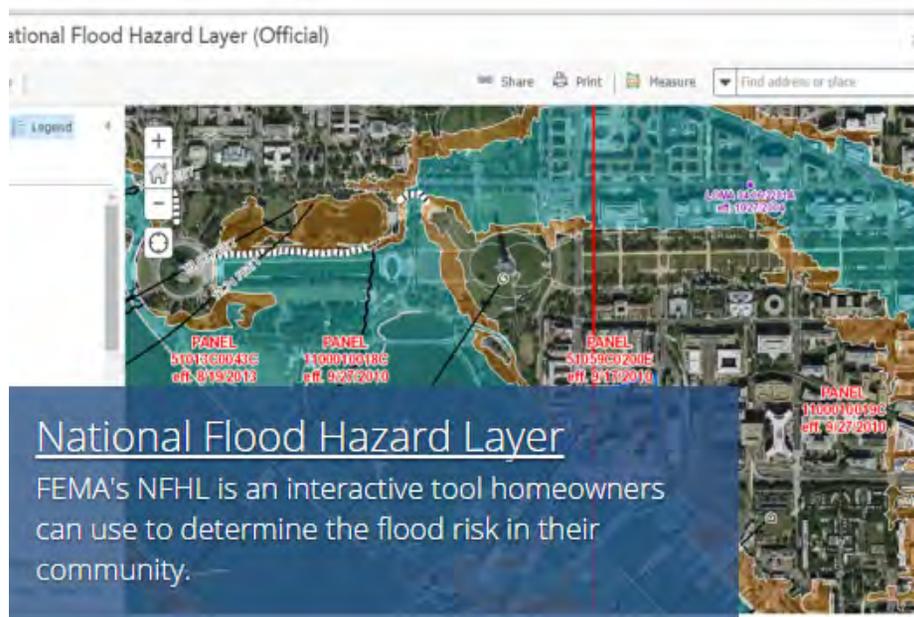
As we go through the Risk MAP process updating the flood maps, preliminary flood maps are available for community and citizen review. Once these update processes are complete and these new maps become effective, these preliminary maps will be removed from this web map and will be added to the Risk MAP Portal.

The Risk MAP Portal and the Flood Map Project Updates are available at <http://watermaps.ky.gov/>.

Online Resources Cont.

FEMA National Flood Hazard Layer Online

FEMA has provided an online GIS service to view the effective FIRMs. When it comes to using this product, this service has similar features to Google Maps, allowing you to zoom & pan as well as search by address and Lat/Long. For those of you with GIS capabilities, you can also download the NFHL Rest Service into your ArcMap projects. Contact State NFIP or RiskMAP staff for more information. FEMA's NFHL Online service is available at: <http://fema.maps.arcgis.com/home/webmap/viewer.html?webmap=cbe088e7c8704464aa0fc34eb99e7f30>.



FEMA Map Service Center

Paper maps are still an important tool and service to offer to your community members. The paper maps are the official legal documents used to regulate development in high flood risk areas. Making these maps available to people that do not have internet access is something that all communities should be doing.

FEMA provides every community with one set of paper maps each time the maps are updated. For those of you who do not have copies of your paper maps, they are available for download, along with all Letters of Map Change (LOMC) and your community's Flood Insurance Study (FIS), from FEMA's Map Service Center. Simply search for your community's name in the search bar and click the "Show all Products for this area" button (shown below). From here you can view & download all currently effective products as well as all the historic products for your community. The MSC is available at <https://msc.fema.gov/portal>.



VIII. Letters of Map Change

Letter of Map Change documents officially remove a property and/or structure from the floodplain for flood insurance purposes. There are three main types of LOMC letters that may be issued by FEMA to indicate anomalies in FIRM data, or to revise maps to reflect current conditions. These letters can be issued as changes to the FIRM that would exclude a property from Federally mandated flood insurance and may be issued for a single structure/lot or for multiple structures/lots. A structure or lot removed from the floodplain by a LOMC is not subject to the requirements of the NFIP, but may still be subject to local floodplain ordinance requirements.

LOMA: A Letter of Map Amendment evaluates a structure's position in regards to the BFE. If lowest adjacent grade is greater than BFE, the structure may be eligible for a Letter of Map Amendment.

LOMR: A Letter of Map Revision is a letter that serves as a map alteration. This may apply to changes of the floodway, floodplain boundaries, and/or BFE.

LOMR-F: A Letter of Map Revision based on Fill is a map change created when the elevation of a structure or parcel has been raised by fill to lift it out of the SFHA.

Each of these forms have a conditional form, such as a C-LOMR, that may also be submitted to request that FEMA determine how it would rule if it were later requested to issue a LOMC. To apply for a LOMC, citizens should fill out an MT-EZ form or an MT-1 form (see image below for a guide to LOMC forms). Larger and more complex revisions will require the MT-2 form. All three of these forms are available on the Web at <http://www.fema.gov/forms> (simply search the appropriate form number). The MT-EZ and the MT-1 forms are also available in the Appendix of this manual as well.

Supporting Documents for LOMA	
FEMA Application Forms	Letter of Map Change
MT-EZ	LOMA for single lot
MT-1	LOMA for multiple lots, LOMR-F, CLOMA, CLOMR-F
MT-2	LOMR, CLOMR

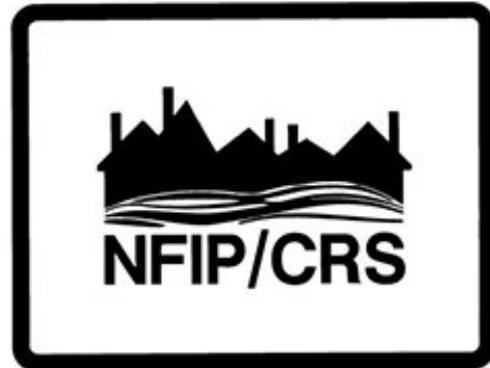
- A FEMA application form
- Supporting material that verifies the ground elevations for the property
- Documentation that shows the surveyed location of the property
- Documentation that shows the location of a property on an effective FIRM

[MT-EZ Appendix Shortcut](#)

[MT-1 Appendix Shortcut](#)

IX. Community Rating System

The Community Rating System (CRS) is a voluntary incentive program developed by the Federal Emergency Management Agency (FEMA) to reward communities for adopting requirements that exceed minimum NFIP requirements to mitigate flood damage to their population and properties. Communities which are successful in this program will be rewarded by a reduced flood insurance rate offered to residents. The CRS program is a points based system. Communities earn points based on actions taken in 17 categories and for every 500 points earned, communities move up one class and insurance policies located in the SFHA receive a 5% discount on their yearly premiums. Points are offered to communities that engage in activities and programs that:



1) Reduce flood losses
2) Facilitate accurate insurance rating
3) Promote the awareness of flood insurance

Many of the activities that earn points in the CRS program are actions that communities already perform. Some examples of activities that earn points in the program are:

- Permitting development in the communities SFHAs
- Preserving open space in floodplains
- Enforcing higher standards on new developments
- Maintaining drainage systems
- Informing residents about reducing flood hazards

Communities wishing to enter into the CRS program must have a clean Community Assistance Visit by either State NFIP or FEMA staff to ensure that NFIP requirements are being met. Next, the community should contact the Commonwealth's CRS specialist to compile a list of points-earning activities they engage in and an estimation of points they should be allotted. Once verification has been performed by FEMA, communities are classed according to performance and rewards are granted. A community must be a compliant participant in the NFIP to qualify.

In addition to insurance rate breaks, participating communities may qualify for federal assistance and also may be able to access technical assistance for certain activities. For more information, visit <http://crsresources.org/> or visit <https://www.fema.gov/national-flood-insurance-program-community-rating-system>.

X. Flood Disaster Mitigation

Flood Mitigation Assistance (FMA)

The FMA provides 75 percent federal funding to projects that reduce the number of repetitive-loss properties in an NFIP community. Funds may be available for flood mitigation activities that reduce losses in any property. Examples of successful FMA grant projects include acquisition of properties in special flood hazard areas, relocation of structures within a SFHA, and retrofitting structures to be more flood proof. To apply, use the Electronic Grant Management System (eGrants) and prepare a cost-benefit analysis. For more information, visit <https://www.fema.gov/flood-mitigation-assistance-grant-program>.

Hazard Mitigation Grant Program (HMGP)

The HMGP offers 75 percent federal funding for flood mitigation projects that help preserve life and property in SFHAs. It also provides financial and technical assistance in developing hazard mitigation plans. Successful HMGP projects include acquisition of properties, structure improvements to reduce flooding, raising the elevation of floodprone structures, small flood control projects, protection of infrastructure in a SFHA and planning assistance. These grants are issued after a federally declared disaster. Applicants must submit a Mitigation Action Form (MAF) to the State Hazard Mitigation Officer. For more information, visit <http://www.fema.gov/hazard-mitigation-grant-program>.

Pre-Disaster Mitigation Grant Program (PDM)

The PDM is a national program that funds mitigation activities. Grants are competitive, and provide 75 percent federal funding from FEMA. All mitigation activities in NFIP communities with a hazard mitigation plan are eligible for PDM grants. Applicants must submit a Letter of Intent form available from the State Hazard Mitigation Officer. From there, successful applicants must submit an application on eGrants, and submit a cost-benefit analysis. FEMA reviews and prioritizes projects and awards funds to chosen applicants. For more information, visit <http://www.fema.gov/pre-disaster-mitigation-grant-program>.

For assistance applying for a hazard mitigation grant, or for questions about the programs listed above, visit the State Hazard Mitigation Website at <http://kyem.ky.gov/recovery/Pages/Hazard-Mitigation-Grant-Program.aspx> or contact the Kentucky State Hazard Mitigation Officer:

Geni Jo Brawner
Kentucky Division of Emergency Management
100 Airport Road, 3rd Floor
Frankfort, KY 40601
geneva.j.brawner.nfg@mail.mil

XI. Contacts For Assistance

State Permitting

Ron Dutta, Supervisor

Floodplain Permitting Section
KDOW - Water Infrastructure Branch
300 Sower Blvd., 3rd Floor
Frankfort, KY 40601
(502) 782-6941
ramendra.dutta@ky.gov

Stephanie Hayes, Supervisor

401 Water Quality Certification Section
KDOW - Water Quality Branch
300 Sower Blvd., 3rd Floor
Frankfort, KY 40601
(502) 564-3410
water@ky.gov

National Flood Insurance Program

Alex VanPelt, CFM

State NFIP Coordinator
KDOW - Water Infrastructure Branch
300 Sower Blvd., 3rd Floor
Frankfort, KY 40601
(502) 782-7120
alex.vanpelt@ky.gov

Todd Bass, CFM

National Hazards NFIP Specialist
FEMA Region IV
3003 Chamblee-Tucker Road
Atlanta, GA 30341
(770) 656-9861
todd.bass@fema.dhs.gov

RiskMAP

Carey Johnson

FEMA CTP Program Manager
KDOW - Directors Office
300 Sower Blvd., 3rd Floor
Frankfort, KY 40601
(502) 782-6990
carey.johnson@ky.gov

Annemarie Sacra

GIS & Data Analysis Section
KDOW - Watershed Management Branch
300 Sower Blvd., 3rd Floor
Frankfort, KY 40601
(502) 782-6913
annemarie.cason@ky.gov

State Hazard Mitigation Officer

Geni Jo Brawner

Division of Emergency Management
100 Airport Road, 3rd Floor
Frankfort, KY 40601
(502) 607-5797
geneva.j.brawner.nfg@mail.mil

XII. Appendix

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*Note: Each of these documents are available in .PDF, Word, and Excel formats.
Contact state NFIP staff at alex.vanpelt@ky.gov for a copy.*

Forms for Building in a Special Flood Hazard Area

**COMMONWEALTH OF KENTUCKY
ENERGY AND ENVIRONMENT CABINET
DEPARTMENT FOR ENVIRONMENTAL PROTECTION
DIVISION OF WATER**

**APPLICATION FOR PERMIT TO CONSTRUCT ACROSS OR ALONG A STREAM
AND / OR WATER QUALITY CERTIFICATION**

Chapter 151 of the Kentucky Revised Statutes requires approval from the Division of Water prior to any construction or other activity in or along a stream that could in any way obstruct flood flows or adversely impact water quality. *If the project involves work in a stream, such as bank stabilization, dredging or relocation, a 401 Water Quality Certification (WQC) from the Division of Water will be required.* This completed form will be forwarded to the Water Quality Branch for WQC processing. The project may not start until all necessary approvals are received from the KDOW. For questions concerning the WQC process, contact the WQC section at 502/564-3410.

If the project will disturb more than 1 acre of soil, A Notice of Intent for Storm Water Discharges will also be required. Forms can be obtained at <http://water.kv.gov/permitting/pages/generalpermits.aspx>

1. **OWNER:** _____
Give name of person(s), company, governmental unit, or other owner of proposed project.

MAILING ADDRESS: _____

TELEPHONE #: _____ **EMAIL:** _____

2. **AGENT:** _____
Give name of person(s) submitting application, if other than owner.

ADDRESS: _____

TELEPHONE #: _____ **EMAIL:** _____

3. **ENGINEER:** _____ **P.E. NUMBER:** _____
Contact Division of Water if waiver can be granted.

TELEPHONE #: _____ **EMAIL:** _____

4. **DESCRIPTION OF CONSTRUCTION:** _____
List the items to be constructed in the floodplain

5. **COUNTY:** _____ **NEAREST COMMUNITY:** _____

6. **USGS QUAD NAME** _____ **LATITUDE/LONGITUDE:** _____

7. **STREAM NAME:** _____ **WATERSHED SIZE (in acres):** _____

8. **LINEAR FEET OF STREAM and/or ACRES OF WETLAND IMPACTED:** _____

9. **DIRECTIONS TO SITE:** _____

10. **IS ANY PORTION OF THE REQUESTED PROJECT NOW COMPLETE?** Yes No If yes, identify the completed portion on the drawings you submit and indicate the date activity was completed. DATE: _____
11. **ESTIMATED BEGIN CONSTRUCTION DATE:** _____
12. **ESTIMATED END CONSTRUCTION DATE:** _____
13. **HAS A PERMIT BEEN RECEIVED FROM THE US ARMY, CORPS OF ENGINEERS?** Yes No If yes, attach a copy of that permit.
14. **THE APPLICANT *MUST* ADDRESS PUBLIC NOTICE:**

(a) PUBLIC NOTICE HAS BEEN GIVEN FOR THIS PROPOSAL BY THE FOLLOWING MEANS:

- ____ Public notice in newspaper having greatest circulation in area (provide newspaper clipping or affidavit)
- ____ Adjacent property owner(s) affidavits (Contact Division of Water for requirements.)

(b) I REQUEST WAIVER OF PUBLIC NOTICE BECAUSE:

 Contact Division of Water for requirements.

15. **I HAVE CONTACTED THE FOLLOWING CITY OR COUNTY OFFICIALS CONCERNING THIS PROJECT:**

 Give name and title of person(s) contacted and provide copy of any approval city or county may have issued.

16. **LIST OF ATTACHMENTS:** _____

List plans, profiles, or other drawings and data submitted. Attach a copy of a 7.5 minute USGS topographic map clearly showing the project location.

17. **I, _____ (owners Initials) CERTIFY THAT THE OWNER OWNS OR HAS EASEMENT RIGHTS ON ALL PROPERTY ON WHICH THIS PROJECT WILL BE LOCATED OR ON WHICH RELATED CONSTRUCTION WILL OCCUR (for dams, this includes the area that would be impounded during the design flood).**

18. **REMARKS:** _____

I hereby request approval for construction across or along a stream as described in this application and any accompanying documents. To the best of my knowledge, all the information provided is true and correct.

SIGNATURE: _____
 Owner or Agent sign here. (If signed by Agent, a Power of Attorney should be attached.)

DATE: _____

SIGNATURE OF LOCAL FLOODPLAIN COORDINATOR:

 Permit application will be returned to applicant if not properly endorsed by the local floodplain coordinator.

DATE: _____

SUBMIT APPLICATION AND ATTACHMENTS TO:

Floodplain Management Section
 Division of Water
 300 Sower Boulevard
 Frankfort, KY 40601

Commonly Encountered Permits

****NOTE: This is NOT intended to be a comprehensive list of permits. This list is provided SOLELY as a guide to some of the more commonly encountered permits. Other permits may be required in addition to those listed here. Please contact the listed Agencies for more information****

One of the primary functions of the Local Floodplain Administrator is to help people in your community identify, and mitigate, their risk. One of the ways that this can be done is through proper permitting. These can include local, State, and Federal permits. Below is a list of some of the more commonly encountered permits you may encounter in this duty.

Federal Permits

Endangered Species Permit (US Fish & Wildlife)

Regional office staff administers the native endangered and threatened species permits under the Endangered Species Act. More information can be found at <http://permits.fws.gov>.

Section 404 Permit (Army Corps' of Engineers)

Section 404 of the Clean Water Act (CWA) establishes a program to regulate the discharge of dredge & fill material into waters of the United States, including wetlands. Activities in waters of the United States regulated under this program include fill for development, water resource projects (such as dams and levees), infrastructure development (such as highways and airports), and mining projects. Visit <https://www.epa.gov/cwa-404/section-404-permit-program> for more information.

Shoreline Construction Permit (Tennessee Valley Authority)

Section 26a of the TVA Act requires permits from the Tennessee Valley Authority for shoreline construction along the Tennessee River or any of its tributaries. Authorization must be obtained from TVA before conducting any activities on TVA land. For more information, visit <https://www.tva.com/Environment/Shoreline-Construction>.

State Permits

401 Water Quality Certification (Kentucky Division of Water)

The 401 water quality certification is the state equivalent of the US Army Corps' 404 dredge & fill permit; one is not valid without the other. If you will be doing any work in a stream or below the ordinary high water mark, you may be subject to 401/404 requirements and need to get both the permit and certification. Visit <http://water.ky.gov/permitting/pages/kywaterqualitycertprog.aspx> or [Email](#) for more information.

State Floodplain Construction Permit (Kentucky Division of Water)

A Stream Construction Permit will be required for all development activities along or across any stream in the Commonwealth. Typical activities requiring a permit include, but are not limited to, any manmade change to improved or unimproved real estate, buildings or other structures, mining, dredging, filling, grading, paving, excavating, drilling, or storage of equipment/materials. Visit <http://water.ky.gov/floodplain/Pages/FloodplainConstruction.aspx> or [Email](#) for more information.

Non-Coal Mining Permits (Kentucky Division of Mine Reclamation and Enforcement)

DMRE regulates and enforces the surface mining reclamation laws & regulations for non-coal mining sites in the state, including the effects of dredging sand & gravel from waterways. For more information, visit <http://dmre.ky.gov/Non-Coal%20Review%20Branch/Pages/default.aspx>.

Commonly Encountered Permits

****NOTE: This is NOT intended to be a comprehensive list of permits. This list is provided SOLELY as a guide to some of the more commonly encountered permits. Other permits may be required in addition to those listed here. Please contact the listed Agencies for more information****

State Permits Cont.

Stormwater Construction (Kentucky Division of Water)

This permit authorizes the discharge of pollutants in stormwater discharges associated with both small & large construction activities, specifically those of one or more acres. For more information, visit <http://water.ky.gov/permitting/Documents/GPWeb/KYR10PermitPage.pdf>.

Other Division of Water Permits

Visit <http://water.ky.gov/permitting/Pages/default.aspx> for information on the following:

- Dam Construction
- Drinking Water
- KPDES (Kentucky Pollutant Discharge Elimination System)
- Wastewater Collection System
- Water Withdrawal

Division of Oil and Gas

<http://oilandgas.ky.gov/Pages/Welcome.aspx>

Road Encroachment Permit TC 99-001A (Kentucky Transportation Cabinet)

<http://transportation.ky.gov/permits/pages/application-forms.aspx>

Historic Structures Section 106 Review (State Historic Preservation Office)

<http://heritage.ky.gov/default.htm>

Local Permits

Local Floodplain Permit (Locally)

Local Floodplain permits are required, in conjunction with the State Stream Construction Permit, in all Special Flood Hazard Areas in the Commonwealth. Having this permit allows local communities to adopt, and enforce, higher standards than the state minimums to enhance community safety. Speak to your local floodplain coordinator for more information. Find your local floodplain coordinator at <http://water.ky.gov/floodplain/Pages/FloodplainConstruction.aspx>.

MS4 Permit (Locally)

For projects disturbing more than one acre, or less than one acre but in a common plan of development, and you are in one of Kentucky's MS4 communities, you will need to contact the local MS4 Coordinator to receive a permit for construction & grading. You may also contact the state [MS4 Coordinator](#).

Other local requirements as appropriate for your community including, but not limited to, development permits, building permits, occupancy certificates, and permits for utilities.

LOCAL APPLICATION FOR A PERMIT TO DEVELOP IN A FLOOD HAZARD AREA

The undersigned hereby makes application for a permit to develop in a designated flood hazard 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 with the requirements of the Flood Damage Ordinance of **<community name>** and with all other applicable local, state, and federal regulations. All required permits/certifications are attached.

Note: All references to elevation in mean seal level.

Owners Name: _____
Address: _____
Telephone: _____
Email: _____

Builders Name: _____
Address: _____
Telephone: _____
Email: _____

A. Description of Work

1. Proposed Development Description: (check all that apply)

- | | |
|--|--|
| <input type="checkbox"/> NEW CONSTRUCTION /
SUBSTANTIAL IMPROVEMENT | <input type="checkbox"/> ALTERATION / REPAIR TO AN
EXISTING STRUCTURE |
| <input type="checkbox"/> MANUFACTURED HOME / RV | <input type="checkbox"/> HISTORIC STRUCTURE |
| <input type="checkbox"/> FILLING | <input type="checkbox"/> GRADING |
| <input type="checkbox"/> DREDGING | <input type="checkbox"/> OTHER |

2. Location & size of proposed development: Latitude: _____ Longitude: _____

3. Is the proposed development in an identified floodway? Yes: No:

i. If yes, has a No-Rise Certification been obtained?(please attach) Yes: No:

4. What is the zone and panel number in the area of the proposed development (as identified on the community FIRM)? Zone: _____ Panel #: _____

5. Base Flood Elevation (BFE) of Site _____ feet MSL.

6. Communities Freeboard Requirement **+ <XX.XX>** ft. above BFE
- See the definition of Freeboard in the community's Flood Damage Prevention Ordinance

<Include community freeboard requirement (if applicable). If none, delete from application>

7. Required lowest floor elevation _____ feet MSL.
(including basement, mechanical equipment, & freeboard)

8. Elevation to which all attendant utilities (including all heating & electrical equipment) will be installed or floodproofed _____ feet MSL.

9. Will the proposed development require the alteration of any water courses? Yes: No:

B. Alterations, additions, or improvements to an existing structure:

1. What is the estimated market value of the existing structure? \$ _____
2. What is the cost of the proposed construction? \$ _____

Note: If the cost of the proposed construction equals or exceeds 50% of the market value of the structure prior to start of construction, then the substantial improvement requirements apply.

C. Non-Residential Construction:

1. Type of flood protection method? Elevated: Floodproofed
2. If the structure is floodproofed, the required floodproofing elevation is _____ feet MSL.
i. If floodproofed, provide a floodproofing certificate Yes: No: (please attach)

D. Subdivisions:

1. Does the subdivision or other development contain 50 lots or 5 acres (whichever is less)? Yes: No:
i. If yes, flood elevation is needed by the developer. Yes: No:

Applicants Signature: _____ Date: _____

Administrative

1. Proposed Development
a. Must comply with all applicable flood damage prevention standards
b. Is exempt from flood damage prevention standards. *Attach explanation*
2. Filing Fee: \$ _____ Date Paid: _____
3. Permit Issued Date: _____
4. Work Inspected by: _____ Date: _____
5. Certificate of Compliance for as-built construction issued on: _____ Date: _____
6. Permit denied on: Date: _____ Reasons: _____

-
7. As-built elevation of lowest floor _____ feet MSL. *Attach elevation certificate*
8. As-built floodproofing elevation _____ feet MSL. *Attach floodproofing certificate*
9. Appeals:
a. Appealed to: _____ Date of Appeal: _____
b. Appeal decision of the Board: _____

Local Administrators Signature: _____ Date: _____

<Local Floodplain Coordinator>

FLOODPLAIN DEVELOPMENT PERMIT

TYPE OF DEVELOPMENT:

- | | |
|--|---|
| <input type="checkbox"/> NEW CONSTRUCTION /
SUBSTANTIAL IMPROVEMENT | <input type="checkbox"/> ALTERATION OR REPAIR TO AN
EXISTING STRUCTURE |
| <input type="checkbox"/> FILLING | <input type="checkbox"/> GRADING |
| <input type="checkbox"/> DREDGING | <input type="checkbox"/> MANUFACTURED HOME / RV |
| <input type="checkbox"/> HISTORIC STRUCTURE | <input type="checkbox"/> OTHER |

BASE FLOOD ELEVATION: _____(FEET)
(Should be obtained from state permit)

REQUIRED LOWEST FLOOR ELEVATION: _____(FEET)
(Review ordinance for any additional elevation requirements)

FLOOD VENTS REQUIRED: Y / N NUMBER OF REQUIRED VENTS _____
(Minimum of two openings, must be automatic, bottom of openings no higher than one foot above grade, must have one square inch of opening space for every square foot of enclosed space)

PERMIT CONDITIONS

- 1)
- 2)
- 3)

ISSUED TO: _____

ADDRESS: _____

PROJECT ADDRESS: _____
(if different from permittee's address)

ISSUED BY: _____ DATE: _____
FLOODPLAIN ADMINISTRATOR

THIS PERMIT MUST BE POSTED ON THE PREMISES OF THE PROJECT LOCATION IN A CONSPICUOUS AREA SO AS TO BE SEEN FROM THE STREET ON WHICH THE CONSTRUCTION TAKES PLACE.

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1–9.

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

SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.				Company NAIC Number:	
City		State		ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <input type="checkbox"/> <input type="checkbox"/>					
A5. Latitude/Longitude: Lat.		Long.		Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number _____					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) _____ sq ft					
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <input type="checkbox"/> _____					
c) Total net area of flood openings in A8.b <input type="checkbox"/> _____ sq in					
d) Engineered flood openings? Yes <input type="checkbox"/> No <input type="checkbox"/>					
A9. For a building with an attached garage:					
a) Square footage of attached garage _____ sq ft					
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade <input type="checkbox"/> _____					
c) Total net area of flood openings in A9.b <input type="checkbox"/> _____ sq in					
d) Engineered flood openings? Yes <input type="checkbox"/> No <input type="checkbox"/>					
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number			B2. County Name		B3. State
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/ Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2018

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Policy Number:	
City	State	ZIP Code	Company NAIC Number	

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: _____ Vertical Datum: _____

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929 NAVD 1988 Other/Source: _____

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- | | | | | |
|--|--------------------------|------|-------------------------------------|--------|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor) _____ | <input type="checkbox"/> | feet | <input type="checkbox"/> | meters |
| b) Top of the next higher floor _____ | <input type="checkbox"/> | feet | <input type="checkbox"/> | meters |
| c) Bottom of the lowest horizontal structural member (V Zones only) _____ | <input type="checkbox"/> | feet | <input type="checkbox"/> | meters |
| d) Attached garage (top of slab) _____ | <input type="checkbox"/> | feet | <input type="checkbox"/> | meters |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____ | <input type="checkbox"/> | feet | <input type="checkbox"/> | meters |
| f) Lowest adjacent (finished) grade next to building (LAG) _____ | <input type="checkbox"/> | feet | <input checked="" type="checkbox"/> | meters |
| g) Highest adjacent (finished) grade next to building (HAG) _____ | <input type="checkbox"/> | feet | <input type="checkbox"/> | meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____ | <input type="checkbox"/> | feet | <input type="checkbox"/> | meters |

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. Understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No Check here if attachments.

Certifier's Name	License Number	Place Seal Here
Title		
Company Name		
Address		
City	State ZIP Code	
Signature	Date Telephone	

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

Comments (including type of equipment and location, per C2(e), if applicable)

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
**FLOODPROOFING CERTIFICATE
FOR NON-RESIDENTIAL STRUCTURES**

OMB Control Number. 1660-0008
Expiration: 11/30/2018

Paperwork Burden Disclosure Notice

Public reporting burden for this data collection is estimated to average 3.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

General: This information is provided pursuant to Public Law 96-511 (the Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

Authority: Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320.

Privacy Act Statement

Authority: Title 44 CFR § 61.7 and 61.8.

Principal Purpose(s): This information is being collected for the primary purpose of estimating the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

Routine Use(s): The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

Disclosure: The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or being subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

**Purpose of the Floodproofing Certificate
for Non-Residential Structures**

Under the National Flood Insurance Program (NFIP), the floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE). A floodproofing design certification is required for non-residential structures that are floodproofed. This form is to be used for that certification.

A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy. Before a floodproofed building is designed, numerous planning considerations, including flood warning time, uses of the building, mode of entry to and exit from the building and the site in general, floodwater velocities, flood depths, debris impact potential, and flood frequency, must be addressed to ensure that dry floodproofing will be a viable floodplain management measure.

The minimum NFIP requirement is to floodproof a building to the BFE. However, when it is rated for flood insurance one-foot is subtracted from the floodproofed elevation. Therefore, a building has to be floodproofed to one foot above the BFE to receive the same favorable flood insurance rates as a building elevated to the BFE.

Additional guidance can be found in FEMA Publication 936, Floodproofing Non-Residential Buildings (2013), available on FEMA's website at <https://www.fema.gov/media-library/assets/documents/34270>.

FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES (Continued)

The floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation; however, a floodproofing design certification is required. This form is to be used for that certification. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements. The permitting of a floodproofed residential basement requires a separate certification specifying that the design complies with the local floodplain management ordinance.

BUILDING OWNER'S NAME	FOR INSURANCE COMPANY USE	
STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER		
OTHER DESCRIPTION (Lot and Block Numbers, etc.)		
CITY	STATE	Zip Code

SECTION I – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM:

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM INDEX	FIRM ZONE	BASE FLOOD ELEVATION (in AO Zones, Use Depth)

Indicate elevation datum used for Base Flood Elevation shown above: NGVD 1929 NAVD 1988 Other/Source: _____

SECTION II – FLOODPROOFED ELEVATION CERTIFICATION (By a Registered Professional Land Surveyor, Engineer, or Architect)

All elevations must be based on finished construction.

Floodproofing Elevation Information:

Building is floodproofed to an elevation of _____ feet (In Puerto Rico only: _____ meters).

NGVD 1929 NAVD 1988 Other/Source: _____

(Elevation datum used must be the same as that used for the Base Flood Elevation.)

Height of floodproofing on the building above the lowest adjacent grade is _____ feet (In Puerto Rico only: _____ meters).

For Unnumbered A Zones Only:

Highest adjacent (finished) grade next to the building (HAG) _____ feet (In Puerto Rico only: _____ meters).

NGVD 1929 NAVD 1988 Other/Source: _____

(NOTE: For insurance rating purposes, the building's floodproofed design elevation must be at least 1 foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium. See the Instructions section for information on documentation that must accompany this certificate if being submitted for flood insurance rating purposes.)

FLOODWAY "NO-RISE / NO-IMPACT" CERTIFICATION

This document is to certify that I am duly qualified engineer licensed to practice in the Commonwealth of Kentucky. It is to further certify that the attached technical data supports the fact that proposed

_____ will not impact the base flood

(Name of Development)

elevations, floodway elevations, and floodway widths on _____ at published

(Name of Stream)

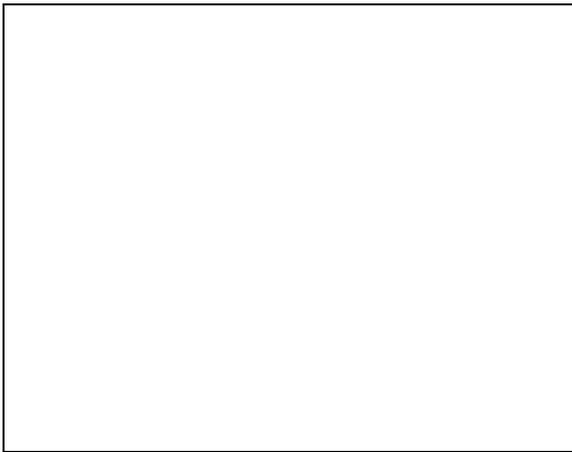
cross sections in the Flood Insurance Study for, _____, dated _____

(Name of community)

(Date)

and will not impact the base flood elevations, floodway elevations, and floodway widths at the

unpublished cross-sections in the area of the proposed development.



SEAL, SIGNATURE AND DATE

Name

Title

Address

FOR COMMUNITY USE ONLY:

Community Approval

Approved Disapproved

Community Official's Name

Community Official's Signature

Title

FEMA, MT
DTD.09/2004

NOTICE IS HEREBY GIVEN THAT A

VIOLATION

OF THE

FLOOD DAMAGE PREVENTION ORDINANCE

OF

_____, KENTUCKY

(City or County)

MAY EXIST ON THESE PREMISES
WITH RESPECT TO:

(Construction, Fill, Location, Elevations, etc.)

ALL ACTIVITIES WITH RESPECT TO THE ABOVE MENTIONED DEVELOPMENT
MUST CEASE IMMEDIATELY.

THE OWNER OF THIS PROPERTY IS ADVISED
TO CONTACT THE OFFICE OF THE

_____ AT ONCE

(Title of Local Administrator)

Effective Date _____

Signature of Local Administrator _____

Sample Letter for Floodplain Violation

Date

Owners Name

Address

Address

RE: Violation of Ordinance

No. _____

Dear Owner,

As required under the provisions of the Flood Damage Prevention Ordinance No. _____ for
____ (Community Name) _____, Kentucky, notice is hereby given that you are in violation of
____ (Article, Section) _____ of the Ordinance.

The violations noted are:

and the following actions should be taken by _____.

1. Stop all current development on going in the floodplain (along or across a stream)
2. _____
3. _____

The violation was first noted as having occurred on _____, and any penalties provided in ____ (Article, Section) _____ of the Ordinance shall be applicable as of that date.

Please contact this office for assistance in clarifying this matter

Sincerely,

Completed Example: Letter for Floodplain Violation

September 15, 2016

Owners Name

Address

Address

RE: Violation of Flood Damage
Prevention Ordinance

Dear Owner,

As required under the provisions of the Flood Damage Prevention Ordinance dated August 10, 2015 for Flood City, Kentucky, notice is hereby given that you are in violation of Article 5, Section C of the Ordinance.

The violations noted are:

New residential structures built in the Special Flood Hazard Area without obtaining a local permit and the following actions should be taken by **October 15, 2016**.

1. Stop all current development on going in the floodplain (along or across a stream)
2. Obtain a state and local permit for the development in the floodplain
3. Provide a copy of the completed and certified Elevation Certificate for this structure

The violation was first noted as having occurred on September 13, 2016, and any penalties provided in Article 3 of the Ordinance shall be applicable as of that date.

Please contact this office for assistance in clarifying this matter

Sincerely,

Floodplain Administrator
Flood City, Kentucky

Enclosures: State Stream Construction Permit Application
Local Stream Construction Permit Application
Elevation Certificate Form

Letters of Map Change Forms

Standard Flood Hazard Determination Form	45
MT-EZ.....	46
MT -1	49
MT-2.....	56

For more information on Letters of Map Change, visit <https://goo.gl/JWcbi3> or contact State NFIP staff at alex.vanpelt@ky.gov.

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 10/31/18

SECTION I - LOAN INFORMATION				
1. LENDER/SERVICER NAME AND ADDRESS		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)		
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
------------------------	----------------	----------	--------------------------

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective / Revised Date	3. Is there a Letter of Map Change (LOMC)? <input type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below).
4. Flood Zone	5. No NFIP Map	Date _____ Case No. _____

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

1. Federal Flood Insurance is available (community participates in the NFIP). Regular Program Emergency Program of NFIP

2. Federal Flood Insurance is not available (community does not participate in the NFIP).

3. Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.
CBRA/OPA Designation Date: _____

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? YES NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.

E. COMMENTS (Optional)

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
--	-----------------------

**DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
APPLICATION FORM FOR SINGLE RESIDENTIAL LOT OR STRUCTURE AMENDMENTS TO
NATIONAL FLOOD INSURANCE PROGRAM MAPS**

O.M.B. NO. 1660-0015
Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 2.4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015) **NOTE: Do not send your completed form to this address.**

This form should be used to request that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) remove a single structure or legally recorded parcel of land or portion thereof, described by metes and bounds, certified by a registered professional engineer or licensed land surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1%-chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). It shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for property in alluvial fan areas, for property located within the regulatory floodway, or requests involving the placement of fill. (NOTE: Use MT-1 forms for such requests). **Fill** is defined as material from any source (including the subject property) placed that raises the grade to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.

LOMA:

A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.

A – This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed *in its entirety*, unless stated as optional. **Incomplete submissions will result in processing delays.**

1. Has fill been placed on your property to raise ground that was previously below the BFE?
 No Yes – If Yes, **STOP!! – You must complete the MT-1 application forms; visit http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm or call the FEMA Map Information eXchange toll free: (877-FEMA MAP) (877-336-2627)**
2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed) **and** street address of the Property (required):
3. Are you requesting that a flood zone determination be completed for (check one):
 A structure on your property? What is the date of construction? _____ (MM/YYYY)
 A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor, are **required**. For the preferred format of metes and bounds descriptions, please refer to the MT-EZ Instructions.)
 Your entire legally recorded property?

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name (required):	E-mail address (optional) (<input type="checkbox"/> By checking here you may receive correspondence electronically at the email address provided):
Mailing Address (include Company name if applicable) (required):	Daytime Telephone No. (required):
	Fax No. (optional):
Signature of Applicant (required)	Date (required)

End of Section A

MT - EZ Form

B – This section *must* be completed by a registered professional engineer or licensed land surveyor. Incomplete submissions will result in processing delays.

NOTE: If the request is to have a flood zone determination completed for the structure, and an Elevation Certificate has been completed for this property, it may be submitted in lieu of Section B. If the request is to have a flood zone determination completed for the entire legally recorded property, or a portion thereof, the lowest elevation on the lot or described portion must be provided in Section B.

Applicable Regulations

The regulations pertaining to LOMAs are presented in the National Flood Insurance Program (NFIP) regulations under Title 44, Chapter I, Parts 70 and 72, Code of Federal Regulations. The purpose of Part 70 is to provide an administrative procedure whereby DHS-FEMA will review information submitted by an owner or lessee of property who believes that his or her property has been inadvertently included in a designated SFHA. The necessity of Part 70 is due in part to the technical difficulty of accurately delineating the SFHA boundary on an NFIP map. Part 70 procedures shall not apply if the topography has been altered to raise the original ground to or above the BFE since the effective date of the first NFIP map [e.g., a Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM)] showing the property to be within the SFHA.

Basis of Determination

DHS-FEMA’s determination as to whether a structure or legally recorded parcel of land, or portion thereof, described by metes and bounds, may be removed from the SFHA will be based upon a comparison of the Base (1%-annual-chance) Flood Elevation (BFE) with certain elevation information. The elevation information required is dependent upon what is to be removed from the SFHA. For Zones A and AO, please refer to Page 7 of the MT-EZ Form Instructions for information regarding BFE development in those areas and supporting data requirements.

Determination Requested For: (check one)	Elevation Information Required: (complete Item 5)
<input type="checkbox"/> Structure located on natural grade (LOMA)	Lowest Adjacent Grade to the structure (the elevation of the lowest ground touching the structure including attached patios, stairs, deck supports or garages)
<input type="checkbox"/> Legally recorded parcel of land, or portion thereof (LOMA)	Elevation of the lowest ground on the parcel or within the portion of land to be removed from the SFHA

1. PROPERTY INFORMATION

Property Description (Lot and Block Number, Tax Parcel Number, or Abbreviated Description from the Deed, etc.):

2. STRUCTURE INFORMATION

Street Address (including Apt. Unit, Suite, and/or Bldg. No.):

What is the type of construction? (check one) crawl space slab on grade basement/enclosure
 other (explain):

3. GEOGRAPHIC COORDINATE DATA

Please provide the Latitude and Longitude of the most upstream edge of the **structure** (in decimal degrees to nearest fifth decimal place)
 Indicate Datum: WGS84 NAD83 NAD27 Lat. . Long. .

Please provide the Latitude and Longitude of the most upstream edge of the **property** (in decimal degrees to nearest fifth decimal place)
 Indicate Datum: WGS84 NAD83 NAD27 Lat. . Long. .

4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

NFIP Community Number:	Map Panel Number:	Base Flood Elevation (BFE):	Source of BFE:
------------------------	-------------------	-----------------------------	----------------

5. ELEVATION INFORMATION (SURVEY REQUIRED)

- Lowest Adjacent Grade (LAG) to the structure (to the nearest 0.1 foot or meter) . ft. (m)
- Elevation of the lowest grade on the property; or within metes and bounds area (to the nearest 0.1 foot or meter) . ft. (m)
- Indicate the datum (if different from NGVD 29 or NAVD 88 attach datum conversion) NGVD 29 NAVD 88 Other (add attachment)
- Has FEMA identified this area as subject to land subsidence or uplift? No Yes (provide date of current releveing):

This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Certifier’s Name:	License No.:	Expiration Date:	Seal (optional)
Company Name:	Telephone No.:	Fax No.:	
Email:			
Signature:	Date:		

In addition to this form (MT-EZ), please complete the checklist below. **ALL** requests must include one copy of the following:

- Copy of the effective FIRM panel on which the structure and/or property location has been accurately plotted
- Copy of the Subdivision Plat Map (**with recordation data and stamp of the Recorder's Office**)
- OR**
- Copy of the Property Deed (**with recordation data and stamp of the Recorder's Office**), **accompanied by** a tax assessor's map or other certified map showing the surveyed location of the property relative to local streets and watercourses. The map should include at least one street intersection that is shown on the FIRM panel.
- Please include a map scale and North arrow on all maps submitted.

Please do not submit original documents. Please retain a copy of all submitted documents for your records.

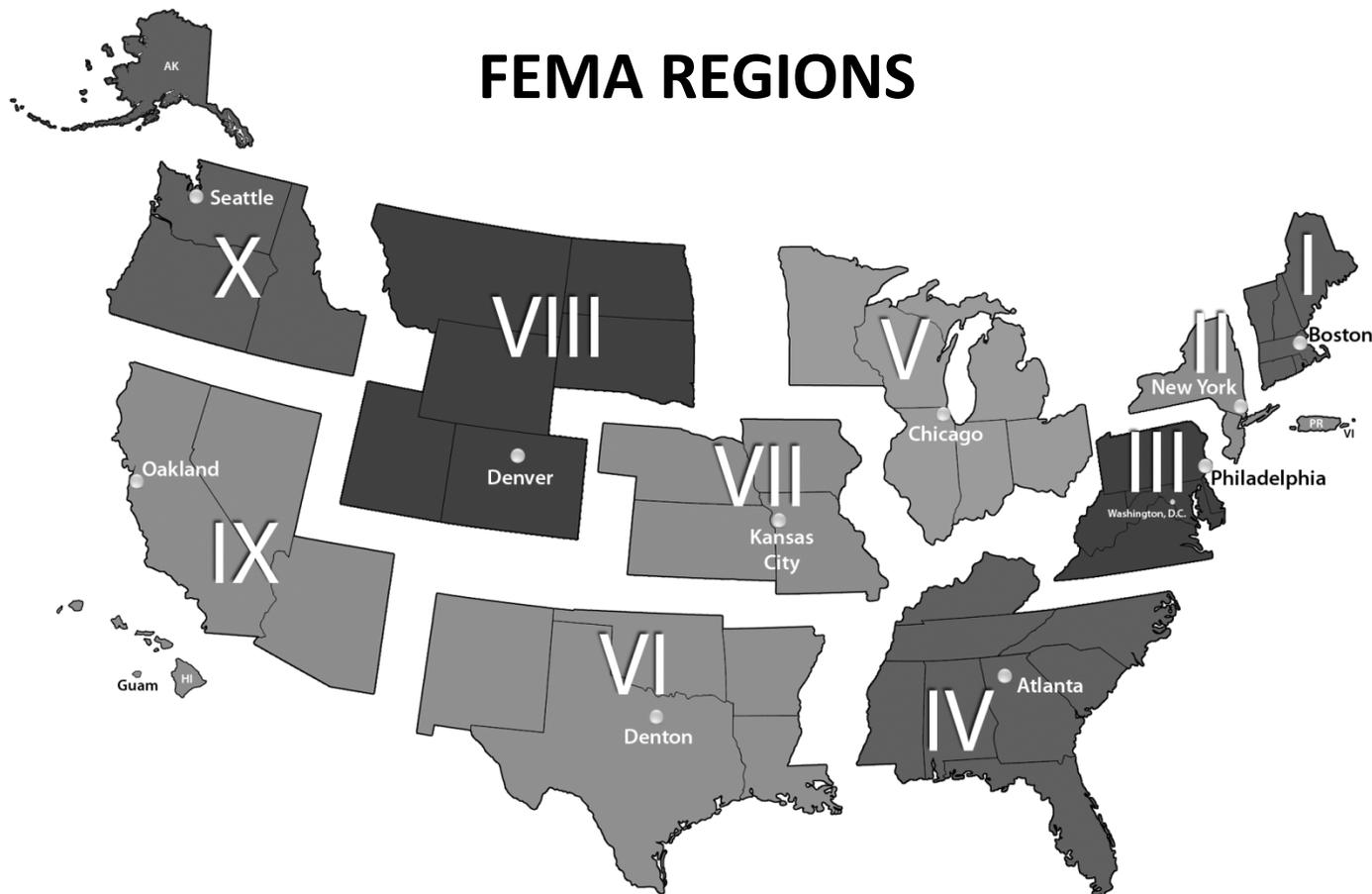
DHS-FEMA encourages the submission of all required data in a digital format (e.g. scanned documents and images on Compact Disc [CD]). Digital submissions help to further DHS-FEMA's Digital Vision and also may facilitate the processing of your request.

Incomplete submissions will result in processing delays. For additional information regarding this form, including where to obtain the supporting documents listed above, please refer to the MT-EZ Form Instructions located at http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm.

Mail your request to:

LOMC CLEARINGHOUSE
847 SOUTH PICKETT STREET
ALEXANDRIA, VA 22304-4605
Attn.: LOMA Manager

FEMA REGIONS



DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
PROPERTY INFORMATION FORM

O.M.B. NO. 1660-0015
 Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.63 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). **NOTE: Do not send your completed form to this address.**

This form may be completed by the property owner, property owner's agent, licensed land surveyor, or registered professional engineer to support a request for a Letter of Map Amendment (LOMA), Conditional Letter of Map Amendment (CLOMA), Letter of Map Revision Based on Fill (LOMR-F), or Conditional Letter of Map Revision Based on Fill (CLOMR-F) for existing or proposed, single or multiple lots/structures. In order to process your request, all information on this form must be completed *in its entirety*, unless stated as optional. **Incomplete submissions will result in processing delays.** Please check the item below that describes your request:

<input type="checkbox"/> LOMA	A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill (natural grade) would not be inundated by the base flood.
<input type="checkbox"/> CLOMA	A letter from DHS-FEMA stating that a proposed structure that is not to be elevated by fill (natural grade) would not be inundated by the base flood if built as proposed.
<input type="checkbox"/> LOMR-F	A letter from DHS-FEMA stating that an existing structure or parcel of land that has been elevated by fill would not be inundated by the base flood.
<input type="checkbox"/> CLOMR-F	A letter from DHS-FEMA stating that a parcel of land or proposed structure that will be elevated by fill would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure is built as proposed.

Fill is defined as material from any source (including the subject property) placed that raises the ground to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. **Fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in a Special Flood Hazard Area (SFHA) is considered natural grade.**

Has fill been placed on your property to raise ground that was previously below the BFE? Yes No If yes, when was fill placed? _____ / month/year

Will fill be placed on your property to raise ground that is below the BFE? Yes* No If yes, when will fill be placed? _____ / month/year

* If yes, Endangered Species Act (ESA) compliance must be documented to FEMA prior to issuance of the CLOMR-F determination (please refer page 4 to the MT-1 instructions).

1. Street Address of the Property (if request is for multiple structures or units, please attach additional sheet referencing each address and enter street names below):

2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed):

3. Are you requesting that a flood zone determination be completed for (check one):

- Structures on the property? What are the dates of construction? _____ (MM/YYYY)
- A portion of land within the bounds of the property? (A certified metes and bounds description and map of the area to be removed, certified by a licensed land surveyor or registered professional engineer, are **required**. For the preferred format of metes and bounds descriptions, please refer to the MT-1 Form 1 Instructions.)
- The entire legally recorded property?

4. Is this request for a (check one):

- Single structure
- Single lot
- Multiple structures (How many structures are involved in your request? List the number: _____)
- Multiple lots (How many lots are involved in your request? List the number: _____)

MT - 1 Form

In addition to this form (MT-1 Form 1), please complete the checklist below. **ALL** requests must include one copy of the following:

- Copy of the effective FIRM panel on which the structure and/or property location has been accurately plotted (property inadvertently located in the NFIP regulatory floodway will require Section B of MT-1 Form 3)
- Copy of the Subdivision Plat Map for the property **(with recordation data and stamp of the Recorder's Office)**
OR
- Copy of the Property Deed **(with recordation data and stamp of the Recorder's Office)**, **accompanied by** a tax assessor's map or other certified map showing the surveyed location of the property relative to local streets and watercourses. The map should include at least one street intersection that is shown on the FIRM panel.
- Form 2 – Elevation Form. If the request is to remove the structure, and an Elevation Certificate has already been completed for this property, it may be submitted in lieu of Form 2. If the request is to remove the entire legally recorded property, or a portion thereof, the lowest lot elevation must be provided on Form 2.
- Please include a map scale and North arrow on all maps submitted.

For LOMR-Fs and CLOMR-Fs, the following must be submitted in addition to the items listed above:

- Form 3 – Community Acknowledgment Form

For CLOMR-Fs, the following must be submitted in addition to the items listed above:

- Documented ESA compliance, which may include a copy of an Incidental Take Permit, an Incidental Take Statement, a “not likely to adversely affect” determination from the National Marine Fisheries Service (NMFS) or the U.S. Fish and Wildlife Service (USFWS), or an official letter from NMFS or USFWS concurring that the project has “No Effect” on proposed or listed species or designated critical habitat/ Please refer to the MT-1 instructions for additional information.

Please do not submit original documents. Please retain a copy of all submitted documents for your records.

DHS-FEMA encourages the submission of all required data in a digital format (e.g. scanned documents and images on Compact Disc [CD]). Digital submissions help to further DHS-FEM!'s Digital Vision and also may facilitate the processing of your request.

Incomplete submissions will result in processing delays. For additional information regarding this form, including where to obtain the supporting documents listed above, please refer to the MT-1 Form Instructions located at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm.

Processing Fee (see instructions for appropriate mailing address; or visit http://www.fema.gov/fhm/frm_fees.shtm for the most current fee schedule)

Revised fee schedules are published periodically, but no more than once annually, as noted in the **Federal Register**. Please note: single/multiple lot(s)/structure(s) LOMAs are fee exempt. The current review and processing fees are listed below:

Check the fee that applies to your request:

- \$325 (single lot/structure LOMR-F following a CLOMR-F)
- \$425 (single lot/structure LOMR-F)
- \$500 (single lot/structure CLOMA or CLOMR-F)
- \$700 (multiple lot/structure LOMR-F following a CLOMR-F, or multiple lot/structure CLOMA)
- \$800 (multiple lot/structure LOMR-F or CLOMR-F)

Please submit the Payment Information Form for remittance of applicable fees. Please make your check or money order payable to:

National Flood Insurance Program.

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name (required):

Company (if applicable):

Mailing Address (required):

Daytime Telephone No. (required):

E-Mail Address (optional): By checking here you may receive correspondence electronically at the email address provided):

Fax No. (optional):

Date (required)

Signature of Applicant (required)

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
ELEVATION FORM

O.M.B. NO. 1660-0015
 Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). **NOTE: Do not send your completed form to this address.**

This form must be completed for requests and must be completed and signed by a registered professional engineer or licensed land surveyor. **A DHS - FEMA National Flood Insurance Program (NFIP) Elevation Certificate may be submitted in lieu of this form for single structure requests.**

For requests to remove a structure on natural grade OR on engineered fill from the Special Flood Hazard Area (SFHA), submit the lowest adjacent grade (the lowest ground touching the structure), **including an attached deck or garage**. For requests to remove an entire parcel of land from the SFHA, provide the lowest lot elevation; or, if the request involves an area described by metes and bounds, provide the lowest elevation within the metes and bounds description. All measurements are to be rounded to nearest tenth of a foot. In order to process your request, all information on this form must be completed **in its entirety**. **Incomplete submissions will result in processing delays.**

1. NFIP Community Number: _____ Property Name or Address: _____
2. Are the elevations listed below based on **existing** or **proposed** conditions? (Check one)
3. For the existing or proposed structures listed below, what are the types of construction? (check all that apply)
 crawl space slab on grade basement/enclosure other (explain)
4. Has DHS - FEMA identified this area as subject to land subsidence or uplift? (see instructions) Yes No
 If yes, what is the date of the current re-leveling? _____ / _____ (month/year)
5. What is the elevation datum? NGVD 29 NAVD 88 Other (explain)
 If any of the elevations listed below were computed using a datum different than the datum used for the effective Flood Insurance Rate Map (FIRM) (e.g., NGVD 29 or NAVD 88), what was the conversion factor?
 Local Elevation +/- ft. = FIRM Datum
6. Please provide the Latitude and Longitude of the most upstream edge of the **structure** (in decimal degrees to the nearest fifth decimal place):
 Indicate Datum: WGS84 NAD83 NAD27 Lat. . Long. .
 Please provide the Latitude and Longitude of the most upstream edge of the **property** (in decimal degrees to the nearest fifth decimal place):
 Indicate Datum: WGS84 NAD83 NAD27 Lat. . Long. .

Address	Lot Number	Block Number	Lowest Lot Elevation*	Lowest Adjacent Grade To Structure	Base Flood Elevation	BFE Source

This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Certifier's Name:	License No.:	Expiration Date:
Company Name:	Telephone No.:	<div style="border: 2px solid black; width: 100px; height: 100px; margin: auto;"> Seal (optional) </div>
Email:	Fax No.:	
Signature:	Date:	

* For requests involving a portion of property, include the lowest ground elevation within the metes and bounds description.
 Please note: If the Lowest Adjacent Grade to Structure is the only elevation provided, a determination will be issued for the structure only.

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
COMMUNITY ACKNOWLEDGMENT FORM

O.M.B. NO. 1660-0015
 Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.38 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). NOTE: Do not send your completed form to this address.

This form must be completed for requests involving the existing or proposed placement of fill (complete Section A) **OR** to provide acknowledgment of this request to remove a property from the SFHA which was previously located within the regulatory floodway (complete Section B).

This form must be completed and signed by the official responsible for floodplain management in the community. **The six digit NFIP community number and the subject property address must appear in the spaces provided below. Incomplete submissions will result in processing delays.** Please refer to the MT-1 instructions for additional information about this form.

Community Number: _____ Property Name or Address: _____

A. REQUESTS INVOLVING THE PLACEMENT OF FILL

As the community official responsible for floodplain management, I hereby acknowledge that we have received and reviewed this Letter of Map Revision Based on Fill (LOMR-F) or Conditional LOMR-F request. Based upon the community's review, we find the completed or proposed project meets or is designed to meet all of the community floodplain management requirements, including the requirement that no fill be placed in the regulatory floodway, and that all necessary Federal, State, and local permits have been, or in the case of a Conditional LOMR-F, will be obtained. For Conditional LOMR-F requests, the applicant has or will document Endangered Species Act (ESA) compliance to FEMA prior to issuance of the Conditional LOMR-F determination. For LOMR-F requests, I acknowledge that compliance with Sections 9 and 10 of the ESA has been achieved independently of FEM!'s process/ Section 9 of the ES! prohibits anyone from "taking" or harming an endangered species/ If an action might harm an endangered species, a permit is required from U.S. Fish and Wildlife Service or National Marine Fisheries Service under Section 10 of the ESA. For actions authorized, funded, or being carried out by Federal or State agencies, documentation from the agency showing its compliance with Section 7(a)(2) of the ESA will be submitted. In addition, we have determined that the land and any existing or proposed structures to be removed from the SFHA are or will be reasonably safe from flooding as defined in 44CFR 65.2(c), and that we have available upon request by DHS-FEMA, all analyses and documentation used to make this determination. For LOMR-F requests, we understand that this request is being forwarded to DHS-FEMA for a possible map revision.

Community Comments:

Community Official's Name and Title. *(Please Print or Type)*

Telephone No.:

Community Name:

Community Official's Signature. (required)

Date:

B. PROPERTY LOCATED WITHIN THE REGULATORY FLOODWAY

As the community official responsible for floodplain management, I hereby acknowledge that we have received and reviewed this request for a LOMA. We understand that this request is being forwarded to DHS-FEMA to determine if this property has been inadvertently included in the regulatory floodway. We acknowledge that no fill on this property has been or will be placed within the designated regulatory floodway. We find that the completed or proposed project meets or is designed to meet all of the community floodplain management requirements.

Community Comments:

Community Official's Name and Title. *(Please Print or Type)*

Telephone No.:

Community Name:

Community Official's Signature (required).

Date:

FEDERAL EMERGENCY MANAGEMENT
AGENCY

PAYMENT INFORMATION FORM

Community Name: _____

Project Identifier: _____

THIS FORM MUST BE MAILED, ALONG WITH THE APPROPRIATE FEE, TO THE ADDRESS BELOW OR FAXED TO THE FAX NUMBER BELOW.

Please make check or money order payable to the National Flood Insurance Program.

Type of Request:

- MT-1 application
- MT-2 application

LOMC Clearinghouse
 847 South Pickett Street
 Alexandria, VA 22304-4605
 Attn.: LOMC Manager

- EDR application

FEMA Project Library
 847 South Pickett Street
 Alexandria, VA 22304-4605
 FAX (703) 212-4090

Request No. (if known): _____ Check No.: _____ Amount: _____

- INITIAL FEE*
- FINAL FEE
- FEE BALANCE**
- MASTER CARD
- VISA
- CHECK
- MONEY ORDER

*Note: Check only for EDR and/or Alluvial Fan requests (as appropriate).

**Note: Check only if submitting a corrected fee for an ongoing request.

COMPLETE THIS SECTION ONLY IF PAYING BY CREDIT CARD

CARD NUMBER

EXP. DATE

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16

Month	Year		

_____ Date _____ Signature _____

NAME (AS IT APPEARS ON CARD): _____
(please print or type)

ADDRESS: _____
(for your credit card receipt-please print or type)

DAYTIME PHONE: _____

U.S. DEPARTMENT OF HOMELAND SECURITY
 FEDERAL EMERGENCY MANAGEMENT AGENCY
OVERVIEW & CONCURRENCE FORM

*O.M.B No. 1660-0016
 Expires February 28, 2014*

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 1 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing, reviewing, and submitting the form. You are not required to respond to this collection of information unless it displays a valid OMB control number. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20958-3005, Paperwork Reduction Project (1660-0016). Submission of the form is required to obtain or retain benefits under the National Flood Insurance Program. **Please do not send your completed survey to the above address.**

PRIVACY ACT STATEMENT

AUTHORITY: The National Flood Insurance Act of 1968, Public Law 90-448, as amended by the Flood Disaster Protection Act of 1973, Public Law 93-234.

PRINCIPAL PURPOSE(S): This information is being collected for the purpose of determining an applicant's eligibility to request changes to National Flood Insurance Program (NFIP) Flood Insurance Rate Maps (FIRM).

ROUTINE USE(S): The information on this form may be disclosed as generally permitted under 5 U.S.C § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA/NFIP/LOMA-1 National Flood Insurance Program (NFIP); Letter of Map Amendment (LOMA) February 15, 2006, 71 FR 7990.

DISCLOSURE: The disclosure of information on this form is voluntary; however, failure to provide the information requested may delay or prevent FEMA from processing a determination regarding a requested change to a (NFIP) Flood Insurance Rate Maps (FIRM).

A. REQUESTED RESPONSE FROM DHS-FEMA

This request is for a (check one):

- CLOMR: A letter from DHS-FEMA commenting on whether a proposed project, if built as proposed, would justify a map revision, or proposed hydrology changes (See 44 CFR Ch. 1, Parts 60, 65 & 72).
- LOMR: A letter from DHS-FEMA officially revising the current NFIP map to show the changes to floodplains, regulatory floodway or flood elevations. (See 44 CFR Ch. 1, Parts 60, 65 & 72)

B. OVERVIEW

1. The NFIP map panel(s) affected for all impacted communities is (are):

Community No.	Community Name	State	Map No.	Panel No.	Effective Date
Example: 480301 480287	City of Katy Harris County	TX TX	48473C 48201C	0005D 0220G	02/08/83 09/28/90

2. a. Flooding Source:

- b. Types of Flooding: Riverine Coastal Shallow Flooding (e.g., Zones AO and AH)
 Alluvial fan Lakes Other (Attach Description)

3. Project Name/Identifier:

4. FEMA zone designations affected: (choices: A, AH, AO, A1-A30, A99, AE, AR, V, V1-V30, VE, B, C, D, X)

5. Basis for Request and Type of Revision:

- a. The basis for this revision request is (check all that apply)
- Physical Change Improved Methodology/Data Regulatory Floodway Revision Base Map Changes
 - Coastal Analysis Hydraulic Analysis Hydrologic Analysis Corrections
 - Weir-Dam Changes Levee Certification Alluvial Fan Analysis Natural Changes
 - New Topographic Data Other (Attach Description)

Note: A photograph and narrative description of the area of concern is not required, but is very helpful during review.

Outreach

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NOTICE

On <ordinance date>, <community's governing body> adopted a Flood Damage Prevention Ordinance, which requires a Stream Construction Permit from the Kentucky Division of Water (KYDOW) and a Local Floodplain Permit from <community's name> before any development activities start in a designated floodplain. Copies of the flood maps can be obtained from the Local Floodplain Administrator. Kentucky Revised Statutes, KRS 151, requires a "Stream Construction Permit" from the KYDOW's Floodplain Management Section for any kind of development along or across a stream, including those streams not mapped on the community's flood maps or Flood Insurance Rate Maps (FIRMs). Development means "any man-made change to improved or unimproved real estate". This includes, but is not limited to: construction of new structures, modifications or improvements to existing structures, placement of manufactured homes, excavation, filling, paving, drilling, driving of piling, mining, dredging, land clearing, grading, construction of bridges, culverts, or any type of work in or along the stream or its bank. Without a Local Floodplain Permit that conforms to the Local Flood Damage Prevention Ordinance, the State's permit is not valid. In addition to the State and Local permits, an Elevation Certificate may also be required for some structures.

Any person who violates the Flood Damage Prevention Ordinance or fails to comply with any of its requirements shall, upon conviction thereof, be fined <amount of fine> or imprisoned for not more than <number of days> days or both, and in addition, shall pay all costs and expenses involved in the case. Each day such violation continues, shall be considered a separate offense.

For more information, please contact the <community's name> Floodplain Administrator.

<Name of Official>
<Address of Official>
<Phone Number of Official>

Other Resources

There are many other online resources available for local floodplain administrators and elected officials to use when it comes to managing your floodplains. FEMA has an online, digital library with thousands of publications, fact sheets, and guidance documents available. Below is a sample of some additional, helpful resources for communities in the Commonwealth. If you would like more help with these or are looking for something specific, please contact [State NFIP staff](#).

Answers to Questions about the NFIP

This book is intended to acquaint public officials and community residents with the National Flood Insurance Program. This publication is designed for readers who do not need a detailed history or a refined technical or legal explanation, but for readers who need a basic understanding of the program. This book provided answers to some frequently asked questions.

https://www.fema.gov/media-library-data/20130726-1438-20490-1905/f084_atq_11aug11.pdf

Why You Need Flood Insurance

Everyone lives in a flood zone. In high-risk areas, you have a 1 in 4 chance of experiencing a flood over a 30-year mortgage. But you can live miles away from water and still be at risk of flooding. In fact nearly 25% of flood insurance claims come from moderate- to low-risk areas.

<https://www.floodsmart.gov/toolkits/flood/downloads/WhyYouNeedFloodInsurance.pdf>

NFIP Summary of Coverage

This document was prepared by the NFIP to help the public understand their flood insurance policies. It provides general information about deductibles, what is and is not covered by flood insurance, and how items are valued at the time of loss.

http://www.fema.gov/media-library-data/20130726-1620-20490-4648/f_679_summaryofcoverage_11_2012.pdf

Floodplain Management in Kentucky: Quick Guide

The Quick Guide is designed to help you understand more about why and how communities in the Commonwealth manage floodplains and regulate development to protect people and property.

<http://water.ky.gov/floodplain/Documents/KYQG%20Web.pdf>

Community Rating System: Fact Sheet

The NFIP Community Rating System (CRS) was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities exceeding the NFIP standards. Any community in compliance with the NFIP may apply to join the CRS program.

http://www.fema.gov/media-library-data/1469718823202-3519e082e89a8c780670bb03f167bbae/NFIP_CRS_Fact_Sheet_May_03_2016.pdf