



Is the proposed development located in a Special Flood Hazard Area (SFHA) as determined by the community's Flood Insurance Rate Map (FIRM)?

NO

No Floodplain Development Permit Required

YES

Is the proposed development located in a Zone A with NO Base Flood Elevations determined?

NO

Is the proposed development located in a Zone AE or Zone A1-30 with Base Flood Elevations determined, but NO Regulatory Floodway?

NO

Is the proposed development located in a Regulatory Floodway (red & blue cross-hatching on National Flood Hazard Layer, paper maps may be identified differently)?

What if my community has no Flood Insurance Rate Map (FIRM)?

- Ensure all local, state, & Federal Permits are obtained.
- Ensure development is reasonably safe from flooding by using best practices found below
- Issue a floodplain development permit for all development (proposed construction or other development) within your community.

Use 44CFR (a) for reference and/or your community ordinance

YES

Obtain and reasonably utilize any Base Flood Elevation and floodway data available from a Federal, State, or other source as criteria for new construction, substantial improvement, or other development in Zone A.

Use 44CFR 60.3 (a) and (b) for reference and/or your community ordinance

YES

Until a regulatory floodway is designated, ensure that no new construction, substantial improvement, or other development (including fill) will not cumulatively increase the water surface elevation of the base flood by more than 1 foot at any point within the community.

Use 44CFR 60.3 (c) for reference and/or your community ordinance

YES

Require a flood encroachment analysis to determine project impacts. If no-rise is achieved meaning 0.00 then a no-rise certification can be obtained.

Use 44CFR 60.3 (d) for reference and/or your community ordinance

If there is a rise, a redesign can be done to ensure a 0.00 rise or A Conditional Letter of Map Revision (CLOMR) may be required, followed by a Letter of Map Revision (LOMR)

Best Practices:

Reasonably Safe from Flooding (44CFR 60.3 (a)(3)): means that base flood waters will not inundate the land or damage existing or proposed structures in the Special Flood Hazard Area (SFHA)

Elevate structures above the base flood elevation using 1 foot or more using fill or stem wall construction

Elevate & Anchor Utilities
Electrical panels, propane tanks, wiring, appliances, and heating systems

If the proposed development is within a Zone AO ensure that all new construction and substantial improvements of both residential and non-residential have the lowest floor including the basement elevated above the highest adjacent grade at least as high as the depth # specified on FIRM (at least 2 ft. if no depth # is specified).

Use 44CFR 60.3 C7, C8, and C11 for reference

Conditional Letter of Map Revision (CLOMR):

- **Required:** When a project's effects are found to be larger than 0.00 ft. in Zone AE (with floodway) or 1.0 ft. in a Zone AE (no floodway)
- **Purpose:** Pre-project vs post-project conditions. Provides awareness to surrounding property owners and potential effects prior to construction.
- **Result:** letter from FEMA commenting on whether a proposed project, if built as proposed, or proposed hydrology changes would meet minimum NFIP standards.

Determine the Base Flood Elevation at the site to ensure the development is at or above the Base Flood Elevation.

Issue the Floodplain Development Permit

Letter of Map Revision (LOMR):

- **Required:** When a physical change causes an increase or decrease in water surface elevations of flooding sources shown on FIRMs. Man-made changes (grading or moving a flood source) and culvert/bridge addition or replacement.
- **Purpose:** Physical changes on effective flood map (floodway and Base Flood Elevations)
- **Result:** FEMA issues a letter as well as a Flood Insurance Rate Map (FIRM)/ Flood Insurance Study

