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PUBLIC WORKS DEPARTMENT
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P-001
BULLETIN

FLOOD PERMIT PROCEDURE FOR BUILDING PERMIT SUBMITTALS

FOR MORE INFORMATION VISIT THE FLOOD INFORMATION WEBSITE AT: WWW.CO.KITTITAS.WA.US/PUBLICWORKS/FLOOD

It has been determined by Kittitas County Public Works that your property is within a regulated flood zone and a Floodplain Development Permit is required for your project to comply with the National Flood Insurance Program (NFIP) as administered by the Federal Emergency Management Agency (FEMA). Under the NFIP, communities are required to manage floodplain development. Communities must adopt a specific floodplain ordinance that complies with federal and state codes and regulations. Kittitas County has developed a specific Floodplain Ordinance (Kittitas County Code Chapter 14.08) in order to administer the Washington State Floodplain Management Act (Chapter 86.16 RCW) and maintain Kittitas County's eligibility to participate in the National Flood Insurance Program. This bulletin aims to serve as a helpful tool to guide you through the process for your proposed construction in a flood hazard area. If you have any questions, please don't hesitate to contact the Floodplain Manager at (509) 962-7523.

In 1968, Congress passed the National Flood Insurance Act to correct some of the shortcomings of the traditional flood control and flood relief programs. The act created the National Flood Insurance Program (NFIP) to:

- Transfer the costs of private property flood losses from the taxpayers to floodplain property owners through flood insurance premiums.
- Provide floodplain residents and property owners with financial aid after floods, especially smaller floods that do not warrant federal disaster relief.
- Guide development away from flood hazard areas.
- Require that new and substantially improved buildings be constructed in ways that would minimize or prevent damage during a flood.

The NFIP is based on a mutual agreement between the Federal Government and the local community. Federally backed flood insurance is made available in those communities that agree to regulate development in their mapped floodplains. If the communities do their part in making sure future floodplain development complies with certain criteria, FEMA will provide flood insurance for properties in the community.

The cornerstone of the NFIP has been the development of Flood Insurance Rate Maps (FIRM). The most important feature of the FIRM maps is the delineation of Base Flood Elevations. In order to have common standards, the NFIP adopted a baseline probability called the base flood. The base flood is the one-percent annual chance flood; often referred to as the 100-year flood. The one-percent annual chance flood is the flood that has a one-percent (one-out-of-100) chance of occurring in any given year. **The computed elevation to which floodwater is anticipated to rise during the base flood is the Base Flood Elevation (BFE).**

The Floodplain Development Permit issued for a specific project will establish the conditions necessary to make the structure meet the requirements of the NFIP. The main component of the Floodplain Development Permit will require that the Lowest Floor of the structure be elevated at least one foot above the BFE and/or require flood proofing. **If your structure is not elevated or flood proofed to at least one foot above BFE, flood insurance rates will be significantly higher. The higher the lowest floor is, the lower the insurance premiums will be.**

PROCESS FOR BUILDING IN A FLOOD HAZARD AREA

1. **APPLY FOR A FLOODPLAIN DEVELOPMENT PERMIT:** The owner or owner's authorized agent shall apply for a Floodplain Development Permit from Kittitas County Public Works. The Floodplain Development Permit will be reviewed and issued by the Floodplain Manager within approximately 15 days. A copy of the Floodplain Development Permit will be mailed to the owner of record and/or the owners authorized agent.
2. **IF REQUIRED, SURVEY TO DETERMINE FLOODWAY ENCROACHMENT:** If your lot is partially in the floodway, a certified survey of the parcel showing the location of the flood zones may be necessary to establish that the building will not encroach upon the floodway. The Floodplain Manager will notify you if this survey is required.
3. **IF REQUIRED, CALCULATE NO-NET-LOSS:**

Per KCC 17A.05.020, loss of floodplain storage associated with residential structures and accessory buildings within the 100-year floodplain of all shorelines of the state is limited to 10 cubic yards. Certification/documentation demonstrating that the subject structure(s) will not exceed 10 cubic yards of floodwater displacement, including any necessary mitigation as proposed by the applicant, must be completed and submitted prior to issuance of any building permits. The Floodplain Manager will notify you if this is required. *See CDS Bulletin P-002 for information on No-Net-Loss calculations.*
4. **OBTAIN ELEVATION CERTIFICATE:** The owner or owner's authorized agent shall have a licensed land surveyor establish two (2) certified elevation grade reference points on the property. These two elevations are critical reference points necessary to ensure that the design of the building meets the requirements of the Floodplain Development Permit. These elevation reference points shall be shown on a submitted site plan in relation to the building envelope. The site plan and elevation certificate shall be submitted at the time of building permit application to the Floodplain Manager. The two (2) elevation reference points needed are as follows:
 - a. **Establish a reference point for the BFE.** A BFE reference elevation may not be required if the site is an AO shallow flood area or an un-numbered flood zone A. Contact the Floodplain Manager for clarification.
 - b. **Establish a reference point for the lowest adjacent grade of the building site.** This number is necessary so that the building can be designed as necessary to achieve proper elevation above the BFE.
5. **SCHEDULE A PRE-APPLICATION MEETING:** **Structures located in a Flood Hazard Area cannot be submitted for a building permit without a Pre-Application Meeting.** During the Pre-Application meeting, the Floodplain Manager and a CDS Plans Examiner will meet with the owner of record and/or the owners authorized agent to explain the design options available to meet the requirements of the Floodplain Development Permit and the NFIP. There may be several options available to meet the Floodplain Development Permit requirements. It is strongly recommended that the following persons be present at this meeting, 1) Owner of Record, 2) Designer, Architect and/or Engineer, and 3) Contractor. **Contact the Floodplain Manager to schedule this required meeting.**
6. **SUBMIT A BUILDING PERMIT:** After the Pre-Application meeting, the owner or the owner's authorized agent may submit for a building permit once the design options are noted on the plans.
7. **PLAN REVIEW:** Complete applications will be processed by CDS in the order received. It may be determined that the drawings do not comply with the requirements of the Floodplain Development Permit and corrections may be required once a full plan review is completed. If corrections are necessary, a Corrections Letter will be mailed outlining how the structure must be designed to meet the requirements of the Floodplain Development Permit based on the design options discussed during the Pre-Application meeting.

8. **PERMIT ISSUANCE:** After a full plan review has been completed and all other items have been approved (i.e. septic permit, access permit, water availability, ect.), a permit can be issued. Once a permit has been issued, construction can begin.

9. **ADDITIONAL ELEVATION CERTIFICATE SUBMITTALS NECESSARY:** Two elevation certificates are required during the construction process to ensure compliance with the Floodplain Development Permit. Each of these two elevation certificates must be completed by a licensed land surveyor. It is the sole responsibility of the owner or the owner's authorized agent to obtain the elevation certificates at the appropriate stage during the construction process. The timing of the two elevation certificates is listed below. Elevation certificates shall be submitted to the Floodplain Manager.
 - a. **Floor Framing:** An elevation certificate must be obtained after the first floor slab or floor decking has been installed. Framing of the walls is not allowed until formal approval of this elevation certificate. The elevation certificate is required to ensure that the lowest floor has been constructed above the BFE or the appropriate height above adjacent grade. Submit this Elevation Certificate to the Floodplain Manager and then schedule a floor framing inspection. **This elevation certificate must be submitted prior to scheduling of a floor framing inspection.**

 - b. **Final As-Built:** An elevation certificate must be obtained after the entire structure is complete. A final Certificate of Occupancy can not be granted without the final As-Built Elevation Certificate. Submit the Elevation Certificate to the Floodplain Manager and then schedule a final inspection.