Selected State Forms

List of Documents and Forms on MEMA’s Webpage
www.msema.org/nfip/nfip.htm (click on Local Administrator)

Processing Letters of Map Amendment or Revision (FAQs for Applicants)

Selected State Forms (included):

Application Sample 1: Application for Floodplain Development Permit
Application Sample 2: Application for Permit to Develop in a Flood Hazard Area
Checklist Sample 1: Development Permit Review Checklist
Checklist Sample 2: Floodplain Administrator Permit Review Checklist
Permit Sample 1: Sample 2: Floodplain Development Permit
Permit Sample 2: Address & Floodplain Development Permit (for communities without building permits)
Sample Placard for Floodplain Development Permit
Procedures for “No-Rise” Certification (FEMA RIV)
Non-Conversation Agreement for Enclosures Below BFE
V-Zone Building Design and Performance Certificate
Sample Ordinance for Utility Requirements within the Special Flood Hazard Area
Appendix E

List of Documents and Forms on MEMA’s Webpage:
www.msema.org/nfip/nfip.htm (click on Local Administrator)

FEMA Map Change Documents
FEMA Form MT-1 Conditional Letters of Map Revision and Letters of Map Revision
FEMA Form MT-2 Condition Letters of Map Revision and Letters of Map Revision
FEMA Form MT-EZ Single Lot or Structure Amendments

FEMA Forms and Publications
FEMA 81-31 Elevation Certificate (see also FEMA 467)
FEMA 81-65 Floodproofing Certificate
FEMA 81-93 Special Flood Hazard Determination Form
FEMA 265 Approximate Zone A

Mississippi Guidance Materials
Letters of Map Amendment and Letters of Map Revision Based on Fill
Ductwork Freeboard Guidance
Non-Conversion Form (Enclosures Below BFE)
No-Rise Certificate (Floodway Encroachments)
Utility Requirements Within the SFHA
V Zone Certificate
No Adverse Impact Legal Issues
Substantial Damage FAQ
Substantial Damage Enforcement Memo
Mississippi 'A' Model Ordinance
Mississippi 'B'- 'E' Model Ordinance

FEMA Technical Bulletins
Guide to Technical Bulletins
TB 10-01 Structures Built on Fill
TB 11-01 Crawlspace Construction
TB 1-93 Openings in Foundation Walls
TB 2-93 Flood Resistant Materials
TB 3-93 Non-Residential Floodproofing
TB 4-93 Elevator Installation
TB 5-93 Free of Obstruction Requirements
TB 6-93 Below Grade Parking Requirements
TB 7-93 Wet Floodproofing Requirements
TB 8-96 Corrosion Protection for Metal Connectors
TB 9-99 Breakaway Wall Construction
TB 10-01 Ensuring that Structures Built on Fill In or Near SFHAs are Reasonably Safe From Flooding
Program Information

- Program Description of the NFIP
- Damage Assessment Field Worksheet
- Increased Cost of Compliance Coverage D
- Increased Cost of Compliance Final Rule
- Increased Cost of Compliance Update
- NFIP Lack of Enforcement or Withdrawal
- NFIP Quick Facts
- NFIP Toll Free Numbers
- NFIP Withdrawal Resolution
- Resolution of Intent to Join the NFIP
- Resolution of Intent for Community Without a FIRM
- FEMA 81-64 Application for Participation in the NFIP
- Top 50 'At Risk' Mississippi Community List
- Mississippi NFIP Briefing
- FPM in Mississippi 'Quick Guide'
- Certified Floodplain Manager Program (PowerPoint)
- Presidential Disaster Declaration Map
- Executive Order 11988 (Federal Programs)
- CFR, State Statute & State FPM Ordinance

Sample Administrative Materials

- Floodville Permit Packet
- Demolition Permit
- Development Permit Process
- Development Review Checklist
- Floodplain Development Permit
- Substantial Damage Notice Letter
- Repair Permit
- Application for Floodplain Development Permit
- Permit Application (for Communities Without Building Codes)
- Floodplain Development Permit
- Permit Review Checklist
- Site Placard 1
- Site Placard 2
Help! I’m closing tomorrow, and I’ve just been told by my lender that I have to buy flood insurance. But my surveyor says my property isn’t in the floodplain. What can I do?

Why Won’t My Lender Take My Surveyor’s Word?

The Flood Insurance Rate Maps (FIRMs) and Flood Hazard Boundary Maps (FHBMs) portray the Special Flood Hazard Areas (SFHA), within which the purchase of flood insurance is required as a condition of obtaining a mortgage from a federally-backed or federally-regulated lending institution. The lender must use the boundaries of the SFHAs shown on the flood maps to determine if the mandatory purchase of flood insurance applies. Thus, even though a site survey may indicate the property location is above the Base Flood Elevation (BFE), and is technically outside the floodplain, if the map indicates that the site is within the dark-shaded SFHA, the lender must require the purchase of flood insurance. The requirement to purchase flood insurance is a condition of any federally backed mortgage loan, including second mortgages, home equity loans, and refinancing of existing loans.

Why Is The Flood Map Wrong?

The flood maps are made using the best available topographic information. And the accuracy of the flood maps is dependent upon the accuracy of the topographic information used to develop the flood maps. It is possible, therefore, that land that is high ground is shown as flood-prone, and some low areas are erroneously shown to be outside of the floodplain. In addition, FEMA may not know that a developer has brought in earth fill to elevate a building site above the BFE.

What Is FEMA Going To Do About It?

FEMA created the Letter of Map Amendment (LOMA) and Letter of Map Revision Based on Fill (LOMR-F) processes to correct and change the flood maps (FIRMs and FHBMs) to reflect actual ground surveys or better topographic mapping. The Letters are issued by FEMA officially removing lots, portions of lots, or structures from the SFHA or changing the boundaries of the SFHA. These letters are dated and sent to the applicant and are also filed with the municipality or county within which the property is located. In the case of a LOMA, the property or building
site is removed from the high risk flood zones designated by the letters A or V, and placed in the less risk-prone flood zones designated as B, C or X, that are not considered to be SFHAs.

When a LOMA or LOMR-F is issued removing a building site or lot from the SFHA, the mandatory insurance purchase requirement is lifted. However, the lender always has the option of requiring the purchase of flood insurance as a condition of the loan. For example, the proposed site might be just a few inches above the BFE, so the lender feels that there is still a threat of flood damage to the property – their interest. On the plus side, once the flood zone has been changed to the B, C, or X zone, the building may qualify for a Preferred Risk Policy, the least expensive flood insurance policy available.

PROCESSING LETTER OF MAP AMENDEMENT OR MAP REVISION BASED ON FILL

**Letter of Map Amendment (LOMA):** This is used to amend the effective flood map by letter and establishes a property’s location in relation to the SFHA based on detailed elevation surveying and/or topographic mapping of natural conditions. If the entire property or the building site, including the lowest floor of the building is above the BFE, FEMA can amend the FIRM or FHBM by letter to remove the lot or building from the SFHA.

**Letter of Map Revision Based on Fill (LOMR-F):** When fill has been placed on the property to raise the lot or building site to an elevation that is above the BFE, FEMA can revise the FIRM or FHBM by letter to remove the raised area from the SFHA. This is a man-made change to the floodplain.

**How Do I Obtain a LOMA or LOMR-F?**

A property owner may apply for a LOMA or LOMR-F by using FEMA Form MT-1 or MT-EZ. These forms are available from the FEMA Map Assistance Center by calling the toll-free number 1-877-FEMA-MAP (1-877-336-2627). They may also be downloaded from the FEMA web site www.fema.gov/nfip/forms.htm.

**How Much Does It Cost?**

A LOMA is free of charge because it is based on existing natural conditions and provides information to refine or correct the flood map. A fee is charged for the LOMR-F because it involves a man-made change to the floodplain and, therefore, requires more extensive review to assure that the fill placement is sufficient to warrant removal from the SFHA. The amount of fee is dependent on the complexity of review.
**Who Can Apply?**

Any property owner or developer may apply for a LOMA or LOMR-F. However, a site plan and boundary survey, property description, and Elevation Information Form, Elevation Data Sheet or Elevation Certificate must accompany each application. The elevation information must be prepared, sealed, and certified by a Registered Professional Land Surveyor. The applicant is responsible for paying for this survey information.

**How Long Does It Take?**

It normally takes 6-8 weeks from the time an application is received until a LOMA or LOMR-F is issued. Applications are processed on a first come, first served basis. Incomplete applications are not processed. If information is missing from the application, processing is put on hold and the applicant is provided a written notice of what information is missing. When the missing data is submitted, the application is re-entered at the end of the line of applications awaiting review.

**What Do I Do In the Meantime?**

Buy the flood insurance! If you want to close without waiting 6-8 weeks for a LOMA or LOMR-F to be issued, buy the flood insurance and proceed with the closing. If the lender approves, when the LOMA or LOMR-F is issued, the flood insurance may be cancelled and the current year’s premium will be refunded unless a claim has been paid or pending.

**How Can I Get My Flood Insurance Premium Refunded?**

Usually you can get a complete refund of the flood insurance premium when the LOMA or LOMR-F is approved. Following a map revision, the flood insurance policy can be cancelled provided that the mortgage lender confirms in writing that: (1) the flood insurance was initially required as part of the mortgage; and, (2) because the LOMA or LOMR-F was issued, the requirement for flood insurance no longer applies. Provided no flood insurance claim has been paid or is pending, the full premium will be refunded for the current policy year. If a claim has been paid or is pending, no refund is allowed.

For instance, when a low mortgage interest rate has been locked-in for a limited period of time, it may be beneficial to purchase the flood insurance, and close the loan at the good interest rate. Then, when the LOMA or LOMR-F is issued, a refund of the premium can be requested. The other alternative is to apply for the LOMA or LOMR-F and wait until it is approved to close the mortgage loan without purchasing flood insurance. The choice is up to you.
OK. How Do I Apply for a LOMA or LOMR-F?

Call the FEMA Map Assistance Center at 1-877-FEMA-MAP (1-877-336-2627) to obtain a copy of the application forms. If the LOMA or LOMF-F will involve a single lot or single structure, the MT-EZ form may be used. For multiple lots or multiple structures, the MT-1 form should be used. You may download the MT-1 or MT-EZ forms directly from the FEMA web site at www.fema.gov/nfip/forms.htm.

Where do I Send the LOMA or LOMR-F Application?

<table>
<thead>
<tr>
<th>East of the Mississippi River</th>
<th>West of the Mississippi River</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEMA Regions I-V</td>
<td>FEMA Regions VI-X</td>
</tr>
<tr>
<td>FEMA LOMA Depot</td>
<td>FEMA LOMA Depot</td>
</tr>
<tr>
<td>P.O. Box 2210</td>
<td>3601 Eisenhower Avenue, Suite 600</td>
</tr>
<tr>
<td>Merrifield, VA 22116-2210</td>
<td>Alexandria, VA 22304</td>
</tr>
</tbody>
</table>

What If There is No Flood Elevation On the Flood Map?

If the property is in a Flood Zone A, without a letter or number after the “A”, the flood zone is approximate and not based on a detailed flood study. No BFE has been determined for the area. FEMA can only approve a LOMA or LOMR-F if a BFE has been established using standard engineering methodology.

What to do? Sometimes, another government agency has actually conducted a flood study and determined flood elevations. Or possibly the property is located in a newly developed subdivision for which flood elevations were developed as part of the land development process. In any case, check with your local building, planning, zoning, or stormwater management office. If a BFE has been developed, we suggest that you request that the local government share this information with you.

If there is no existing flood study, one will have to be developed by a registered engineer in order to process a LOMA or LOMR-F. FEMA publication 263, entitled “Managing Floodplain Development in Approximate Zone A Areas”, may help guide an engineer in conducting the necessary flood study. This manual may be ordered free of charge by calling 1-800-480-2520, or may be downloaded from the FEMA web site at www.fema.gov/library/lib06.htm.
FLOODPLAIN ADMINISTRATOR PERMIT REVIEW CHECKLIST
TO BE COMPLETED BY LOCAL FLOODPLAIN ADMINISTRATOR

THIS FORM WILL GUIDE YOU THROUGH THE STEPS NEEDED TO COMPLETE THE PERMIT PROCESS

Applicant's name: ______________________________________  Application #: ____________________

Project Location:

Name of stream/water body at location of activity: _______________________________________

Location _____ 1/4 _____1/4 _____1/4 Section _______ Township _______ Range ________

The proposed development is in:  □ Floodway  □ Floodway Fringe  □ Floodplain with no elevations

The base flood elevation at the project site is ________  Required Lowest Floor Elevation is ________

PART A

CHECKLIST FOR APPLICATION

1.______ Plans in duplicate drawn to scale (including dimensions) showing the nature, location, and elevation of the lot: existing and proposed structure locations; fill, storage, or materials site; floodproofing measures; mean sea level elevation of lowest floor including basement or crawlspace of proposed structures; location of the channel.

2.______ Plan view of the proposed development indicating external dimensions of structures, street, or road finished grade elevations, well locations, individual sewage treatment and disposal sites, excavation and/or fill quantity estimates, and site plan and/or construction plans.

3.______ Specifications (as applicable) for:  † floodproofing † filling † excavating † grading † riprap/erosion protection † storage of materials † location of utilities.

4.______ A professional engineer's or registered architect's design calculations and certification that the proposed activity has been designed to be in compliance with these regulations

5.______ _________________ (Date) complete application was received.

6.______ Notice has been sent by first class mail to adjacent property owners providing reasonable a period of time for comments to be submitted (15 days), if fill is required.

PART B

REVIEW OF APPLICATION

According to floodplain regulations, several criteria must be considered in deciding whether or not a permit is issued. They are listed below for your convenience.

1.______ proposed project meets minimum floodplain development criteria as outlined in the Flood Damage Prevention Ordinance

2.______ the danger to life and property due to increased flood heights, increased flood water velocities or alterations in the pattern or flow caused by encroachments

3.______ the proposed water supply and sanitation systems, if any, and the ability of these systems to prevent disease, contamination, and unsanitary conditions
4.______ the susceptibility of the proposed facility and its contents to flood damage and the effects of such damage on the individual owner

5.______ the likelihood that the structure of building will be threatened due to its proximity to the stream or potential lateral movement of the stream

6.______ the importance of the services provided by the facility to the community

7.______ the requirement of the facility for waterfront location

8.______ the availability of alternative locations not subject to flooding for the proposed use

9.______ the compatibility of the proposed use with existing development and anticipated development in the foreseeable future

10.______ the relationship of the proposed use to the floodplain management program for the area

11.______ the safety of access to property in times of flooding for ordinary and emergency services

12.______ effect of the project on other properties

13.______ the effects on water right

14.______ the cumulative effect of the proposed project along with other existing projects

15.______ the construction will not cause undue constriction on the channel

16.______ the material on grade on watercourse banks will not cause erosion

Once the application has been reviewed and the above criteria have been considered, the application should be either approved or denied within 60 days of receipt of completed application.

**IF PERMIT IS DENIED:**

______ Letter of explanation has been provided to the applicant stating reasons for denial.

______ Applicant has been notified of the following options:

______ Proposed development may be redesigned to meet required floodplain standards

______ Applicant may appeal the administrator's decision to the local governing body.

______ If Applicant feels the ordinance places an undue hardship on your property (see specific provisions in the ordinance), Applicant may request a variance to the ordinance (minimum necessary to provide relief).

**IF PERMIT IS ISSUED:**

______ Permit is issued with list of conditions included or attached.

______ For residential/commercial structures, a completed Elevation Certificate (FEMA Form #81-31) has been received. Date: ______________

______ The completed project has been inspected for compliance. Date: ______________

______ A complete set of documents pertaining to this development will be attached to the permit and kept on file.
C. NONRESIDENTIAL CONSTRUCTION

1. Flood protection method: □ Elevation □ Floodproofing
2. Please check the appropriate certification required in section E.

D. SUBDIVISIONS

1. Does this subdivision or other development contain 50 lots or 5 acres (whichever is less). □ Yes □ No
2. If “Yes”, the base flood elevation data must be provided by the developer prior to issuance of a permit.

THE CERTIFICATIONS CHECKED BELOW ARE APPLICABLE AND MUST BE SUBMITTED FOR ALL CONSTRUCTION WITHIN THE SPECIFIED TIME FRAME.

☐ As built elevation certificate, certified by a registered land surveyor or professional engineer, must be submitted at the time of completion of the lowest floor, prior to any further vertical construction.

☐ A floodproofing certificate, certified by a professional engineer or architect, must be submitted at the time of completion of the lowest floor, prior to any vertical construction.

☐ For V-Zones only. A breakaway wall certification certified by a registered professional engineer or architect and submitted within 7 days of completion of the breakaway walls.

☐ For V-Zones only. A certification on the superstructure and substructure design must be submitted with this permit application.

☐ The proposed development is located in an identified floodway and a no-rise certification completed by a registered professional engineer must be submitted prior to the issuance of a permit or the start of construction.

☐ The proposed development includes an alteration of a watercourse and a letter of map revision issued by the Federal Emergency Management Agency is required. This documentation must be submitted within 6 months of completion of the project.

APPLICANT’S SIGNATURE: ______________________ DATE: ________________

FOR INTERNAL USE ONLY:
1. Community Number: ________________
2. Panel Number: ________________
3. Zone: ________________
4. Base flood elevation at site: ________________
5. Required lowest floor elevation, including basement: ________________
6. If the nonresidential structure is to be floodproofed the required floodproofing elevation is ____________ ft. MSL
7. Elevation to which all attendant utilities, inc. all heating, duct work, and electrical equipment will be installed or floodproofed: __________ ft. MSL

APPROVED: ______________________
DEVELOPMENT PERMIT REVIEW CHECKLIST

PERMIT NO. ________________

1. Is development site in the Special Flood Hazard Area? ☐ Yes ☐ No
   If yes, what is the Flood Insurance Zone? ________________________
   
   Type of development: ☐ Excavation ☐ Fill ☐ Grading
   ☐ Buildings or other structures ☐ Other alterations (specify)

2. Is permit application complete?
   ☐ Appropriate spaces are filled out.
   ☐ Attached plans adequately describe the proposed development.
   ☐ Elevations of the lowest floor of proposed structures are provided.
   ☐ Required certificates (for floodproofing methods) are attached, signed, and sealed.
   ☐ Base Flood Elevation data is provided for large subdivision proposals.
   Flood Insurance Rate Map and Panel Number ______________________________

3. Does proposed development require other permits? ☐ Yes ☐ No
   ☐ They are attached.

4. What is the Base Flood Elevation (or depth number) at the development site? ________
   __________________________________________

   How does this compare to the lowest floor elevation? __________________________

   Feet above Base Flood Elevation ________ Feet below Base Flood Elevation _______

5. Does proposed development meet NFIP General Standards?
   ☐ Construction materials and methods resistant to flood damage.
   ☐ Anchored properly.
   ☐ Utilities safe from flooding.
   ☐ Enclosures below BFE have openings (A Zone) or breakaway wall (V Zone)

   Specific Standards?
   ☐ Lowest floor elevated above BFE (or floodproofed, nonresidential only).
   ☐ Subdivisions designed to minimize flood damage.
   ☐ Encroachments - proposed action will not obstruct flood waters.

6. Is proposed development in designated floodway? ☐ Yes ☐ No
   If yes, has applicant demonstrated that development will result in NO increase in flood
   heights? ☐ Yes ☐ No

RECOMMENDATION
   ☐ Grant Permit ☐ Request Additional Information ☐ Deny Permit

Local Administrator: ___________________________ Date: _______________
FLOODPLAIN DEVELOPMENT PERMIT

Date: __________________________    Permit No.___________

Location of Property: ___________________________________________________________

Applicant: ____________________________________________________________________

Type of Development: □ Excavation   □ Fill    □ Grading    □ Buildings or other structures:
    □ Other alterations (specify): ________________________________________________

Size of Development: ___________________________________________________________

Location in Floodplain: □ (a) Inside regulatory floodway
    □ (b) Outside floodway limits
    □ (c) Inside floodplain - no regulatory floodway established

Development Standards Data (Ref: Ordinance #___________):
  1. If (a) or (c) above checked, attach engineering certification & supporting data (required).
  2. Required lowest floor elevation __________ MSL (NGVD).
  3. Actual (as built) lowest floor elevation __________ MSL (NGVD).
  4. Flood-proofing information (if applicable):
     a. Required floodproofed elevation __________ MSL (NGVD).
     b. Actual (as built) floodproofed elevation __________ MSL (NGVD).

Attach engineering certification and supporting data as required.

Comments: ____________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________

Applicant Acknowledgement: I understand that the issuance of this permit is contingent upon the
above information being correct and that the plans and supporting data have been or shall be
provided as required. I agree to comply with all applicable provisions of Ordinance #__________
and all other laws or ordinances affecting the proposed development.

Applicant (Signature):_____________________Date: ________________

Date of Issuance: ____________________   By: _____________________________________

Department Use Only:

Inspection # _______ by ________________
Inspection # _______ by ________________
Inspection # _______ by ________________
Inspection # _______ by ________________

Approved for Compliance: ____________________________
Signature   Title    Date
PERMIT SAMPLE 2
ADDRESS & FLOODPLAIN DEVELOPMENT PERMIT
For Communities Without Building Permits

Serial Number ______________________________________   Date ____________________
Account Number ______________________________________________________________
Structure ____________________________________________________________________
New City Code ________________________________________________________________
New House Number ____________________________________________________________
Route ____ Box _____ Sub-Box _______ Map _______ E District ________ Meter _______
Phone Number ____________________ (Y/N) Listing __________________
Resident Name ________________________________________________________________
Section ___________ Township _______ Range _______ Beat _______ Parcel ___________
Prev. Resident Name___________________________________________________________
Prev. Resident Addr.___________________________________________________________
Flood Map ___________ Panel ___________ Zone ____________________________
Own/Rent ___________ Owner Name ___________________________________________
Remarks _____________________________________________________________________
Other _______________________________________________________________________
Description __________________________________________________________________
Added By Changed By

TYPE OF DEVELOPMENT: ___________ EXCAVATION: ___________ FILL ___________ GRADING ___________
Buildings or other structures:
Other alterations (specify):

SIZE OF DEVELOPMENT:
LOCATIONS IN FLOODPLAIN:
  a. _____ Inside regulatory floodway limits.   c. _____ Inside floodplain-no regulatory floodway established.
  b. _____ Outside floodway limits.   d. _______ Outside floodplain
DEVELOPMENT STANDARDS DATA (Ref. Ordinance #______):
  If (a) or (c) above is checked, attached engineering certification and supporting data as required.
  Required lowest floor elevation __________________________ MSL (NGVD).
  Actual (as built) lowest floor elevation ______________________ MSL (NGVD).
  Floodproofing information (if applicable):
    Required flood-proofed elevation __________________________ MSL (NGVD).
    Actual (as built) flood-proofed elevation __________________ MSL (NGVD).

Comments: ______________________________________________________________________________________________

Applicant acknowledgement: I understand that the issuance of this permit is contingent upon the above information being correct and that the plans and supporting data have been or shall be provided as required. I agree to comply with all applicable provisions of Ordinance#_____ and all other laws or ordinances affecting the proposed development.

Applicant (Signature) __________________________ Date ____________________________

DEPARTMENT USE ONLY:                      Inspection# ________________________ by __________________________
                                           Inspection# ________________________ by __________________________

Approved for Compliance: __________________ Signature __________________ Title __________________ Date __________________

As per the ordinance adopted by the _____ County Board of Supervisors, you must contact this office at______
If you have moved or changed addresses. This information is being obtained to improve emergency response to all residents of _________ County. Please display your new number on the structure and mailbox so it will be easily read from the road or street.
APPLICATION SAMPLE 1
APPLICATION FOR FLOODPLAIN DEVELOPMENT PERMIT

Permit No.: _____________________  Date: _____________________

Applicant's Name: ________________________________ Telephone #: ____________
Applicant Address: _______________________________________________________
Owner’s Name/Address: ___________________________________________________
Property Address/Lot#: ____________________________________________________

Legal Description Of Property:
Section: _____ Township: _____ Range: _____ DB: _____ Page: ______
Zoning: ______________   Flood Zone: ______  School Dist.:  __________________
In all 'A' Zones, Flood Development Permit must be attached. (See Note 1)

FIRM Community / Panel No.:  __________________ Rev. Date:  ____________
Base or required lowest floor elevation:  __________________ MSL (NGVD)
As built lowest floor elevation:  _________________ MSL (NGVD)
Description of work:  ______________________________________________________
  □ Remod/Renov.  □ Addition  □ Other (describe)

Remarks:  __________________________________________________________________________
__________________________________________________________________________________

Type Construction: _____________________ Type Occupancy: _____________________
Cost of construction: _____________________
Building market value prior to improvement, repair, addition: _____________________
Appraiser's Name and Phone #:__________________
Structure Size: Heated Area: ___________ (sq. ft.) Total Area : ___________ (sq. ft.)
Foundation Type: _____________________
Zone setback requirements:  Front: ____ Rear: _____ Right Side: _____ Left Side: _____
Permit Cost:  ___________________________

NOTES:
(1) After lowest floor is in place, no further inspections will be conducted until "as built lowest
    floor" elevation is documented.

(2) I hereby certify that I understand the above note and that all information is correct to the best
    of my knowledge.

Signature of Applicant:  ___________________________  Date:  _______________________  
Signature of Official:  ___________________________
Title:  ___________________________
APPLICATION SAMPLE 2

APPLICATION FOR PERMIT TO DEVELOP IN A FLOOD HAZARD AREA

The undersigned hereby makes application for a permit 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 Ordinance (Ordinance No. __________ of the _____________, MS., and with all other applicable local, State, and federal regulations. All required federal and State permits/certifications are attached.

APPLICANT’S NAME: _____________________________________________________
ADDRESS/PHONE NO: ____________________________________________________
SITE ADDRESS: __________________________________________________________
LEGAL DESCRIPTION: ____________________________________________________
TAX PARCEL #: _________________________________________________________
NAME/ADDRESS OF PROPERTY OWNER: ___________________________________

A. DESCRIPTION of WORK: ________________________________________________

PROPOSED DEVELOPMENT DESCRIPTION:

☐ New Construction ☐ Dredging
☐ Alteration Or Repair ☐ Manufactured/Mobile Home/Trailer
☐ Filling ☐ Logging
☐ Grading ☐ Other

TYPE OF CONSTRUCTION
☐ New Residential ☐ Improvement
☐ New Non-Residential ☐ Renovation
☐ Additional ☐ Accessory Structure
☐ Temporary Structure

Describe development project, e.g. plot area (sq. ft.), amount of fill, grade elevation, elevation after fill, additional information.

B. ALTERATIONS, ADDITIONS, or IMPROVEMENTS to EXISTING STRUCTURE

1. Estimated market value of existing structure: $___________________________
2. Cost of proposed construction: $_______________________________
3. If the cost of the proposed construction equals or exceeds 50% of the market value of the structure then the substantial improvement requirements shall apply. The notice to property owners must be completed and returned prior to issuance of a permit.
SAMPLE PLACARD
FLOODPLAIN DEVELOPMENT PERMIT

PERMIT NO.: __________ DATE: __________, 20__
OWNER: ______________________________________
ADDRESS: _____________________________________
_____________________________________________
_____________________________________________
TELEPHONE: ____________________________
LOCATION OF CONSTRUCTION: _______________________
                    (Section) (Township) (Range)
                    ____________________________
(Tax Map No.) (Parcel No.) (FIRM Map No.)

FLOOD ZONE DESIGNATION: ________________
BASE FLOOD ELEVATION: ________________
LOWEST FLOOR ELEVATION: ________________
TYPE OF CONSTRUCTION: (New) ________________
                        (Modification) ________________
                        (Addition) ________________

________________________________________________________________________

INSPECTION RECORD

DATE ________________ INSPECTOR ________________

_____________________________________________
_____________________________________________
_____________________________________________
_____________________________________________
_____________________________________________
_____________________________________________

This Permit Card Shall Be Maintained in Position by the
Permit Holder Until Project Completion
Section 60.3 (d) (3) of the National Flood Insurance Program (NFIP) regulations states that a community shall “prohibit encroachments, including fill, new construction, substantial improvements, and other developments within the adopted regulatory floodway unless it has been demonstrated through hydrologic and hydraulic analyses performed in accordance with standard engineering practice that the proposed encroachment would not result in any increase in flood levels within the community during the occurrence of the base (100-year) flood discharge.”

Prior to issuing any building grading or development permits involving activities in a regulatory floodway, the community must obtain a certification stating the proposed development will not impact the pre-project base flood elevations, floodway elevations, or floodway data widths. The certification should be obtained from the permittee and signed and sealed by a professional engineer.

The engineering or “no-rise” certification must be supported by technical data. The supporting technical data should be based upon the standard step-backwater computer model utilized to develop the 100-year floodway shown on the community’s effective Flood Insurance Rate Map (FIRM) or Flood Boundary and Floodway Map (FBFM) and the results tabulated in the community’s Flood Insurance Study (FIS).

Although communities are required to review and approve the “no-rise” submittals, they may request technical assistance and review from the FEMA regional office. However, if this alternative is chosen, the community must review the technical submittal package and verify that all supporting data, listed in the following paragraphs, are included in the package before forwarding to FEMA.

To support a “no-rise” certification for proposed developments encroaching into the regulatory floodway, a community will require that the following procedures be followed:
**Currently Effective Model**

1. Furnish a written request for the step-backwater computer model for the specified stream and community, identifying the limits of the requested data. A fee will be assessed for providing the data. Send data requests to:

   Federal Emergency Management Agency  
   Region IV HIRA Branch  
   3003 Chamblee-Tucker Road  
   Atlanta, GA  30341

   Or send to:

   [Call State NFIP Coordinator for current alternate address]

**Duplicate Effective Model**

2. Upon receipt of the step-backwater computer model, the engineer should run the original step-backwater model to duplicate the data in the effective FIS.

**Existing Conditions Model**

3. Revise the original step-backwater model to reflect site specific existing conditions by adding new cross-sections (two or more) in the vicinity of the proposed development, without the proposed development in place. Floodway limits should be manually set at the new cross-section locations by measuring from the effective FIRM or FBFM. The cumulative reach lengths of the stream should also remain unchanged. The results of these analyses will indicate the 100-year floodway elevations for revised existing conditions at the proposed project site.

**Proposed Conditions Model**

4. Modify the revised existing conditions model to reflect the proposed development at the new cross-sections, while retaining the currently adopted floodway widths. The over-bank roughness coefficients should remain the same unless a reasonable explanation of how the proposed development will impact Manning’s “n” values should be included with the supporting data. The results of this floodway run will indicate the 100-year floodway elevations for proposed conditions at the project site. These results must indicate NO impact on the 100-year flood elevations, floodway elevations, or floodway widths shown in the Duplicate Effective Model or in the Existing Conditions Model.

The original FIS model, the duplicate effective FIS model, the revised existing conditions model, and the proposed conditions model should all produce the same exact results.
The “no-rise” supporting data and a copy of the engineering certification must be submitted to and reviewed by the appropriate community official prior to issuing a permit.

The “no-rise” supporting data should include, but may not be limited to:

a. Duplicate of the original FIS step-backwater model printout or floppy disk.

b. Revised existing conditions step-backwater model.

c. Proposed conditions step-backwater model.

d. FIRM and topographic map, showing floodplain and floodway, the additional cross-sections, the site location with the proposed topographic modification superimposed onto the maps, and a photocopy of the effective FIRM or FBFM showing the current regulatory floodway.

e. Documentation clearly stating analysis procedures. All modification made to the original FIS model to represent revised existing conditions, as well as those made to the revised existing conditions model to represent proposed conditions, should be well documented and submitted with all supporting data.

f. Copy of effective Floodway Data Table copied from the FIS report.

g. Statement defining source of additional cross-section topographic data and supporting information.

h. Cross-section plots, of the added cross sections, for revised existing and proposed conditions.

i. Certified planimetric (boundary survey) information indicating the location of structures on the property.

j. Copy of the microfiche, or other applicable source, from which input for original FIS HEC-2 model was taken.

k. Floppy disk with all input files.

l. Printout of output files from EDIT runs for all three floodway models.

The engineering “no-rise” certification and supporting technical data must stipulate NO IMPACT on the 100-year flood elevation, floodway elevations, or floodway widths at the new cross-sections and at all existing cross-sections anywhere in the model. Therefore, the revised computer model should be run for a sufficient distance (usually 1-mile, depending on hydraulic slope of the stream) upstream and downstream of the development site to ensure proper “no-rise” certification.

Attached is a sample “no-rise” certification form that can be completed by a registered professional engineer and supplied to the community along with the supporting technical data when applying for a development permit.
ENGINEERING “NO-RISE” CERTIFICATION

This is to certify that I am a duly qualified engineer licensed to practice in the state of Mississippi. It is to further certify that the attached technical data supports the fact that proposed _______________________________________________________________

(Name of Development)

will not impact the Base Flood Elevations (100-year flood), floodway elevations and the floodway widths on _______________________________________________________________ at

(Name of Stream)

published sections in the Flood Insurance Study for ________________,

(Name of Community & Community ID Number)

dated ______________ and will not impact the Base Flood Elevations (100-year flood), floodway elevations, and floodway widths at unpublished cross-sections in the vicinity of the proposed development.

Signature _______________________________________________________________

Phone Number _____________________ EMAIL ______________________________

Representing ____________________________________________________________

Address ___________________________________________________________________

City_____________________________ State _____________ Zip Code _____________

________________________________________

(Date)

Form
Revised 4/01
NON-CONVERSION AGREEMENT FOR ENCLOSURES BELOW BFE

This DECLARATION made this ___ day of _______________, 20__, by ______________________
____________________ (“Owner”) having an address at  __________________________________
____________________________________.

WITNESSETH:

WHEREAS, the Owner is the record owner of all that real property located at
____________________________ in the City of ______________________ in the County of
____________________________, designated in the Tax Records as ________________________.

WHEREAS, the Owner has applied for a permit to place a structure on that property that has an
enclosed area below the Base Flood Elevation constructed in accordance with the requirements of
Article _______ Section _______ of the Floodplain Management Ordinance of ______________
(“Ordinance”) and under Permit Number _______ (“Permit”).

WHEREAS, the Owner agrees to record this DECLARATION and certifies and declares that the
following covenants, conditions and restrictions are placed on the affected property as a condition of
granting the Permit, and affects rights and obligations of the Owner and shall be binding on the Owner,
his heirs, personal representatives, successors, future owners, and assigns.

UPON THE TERMS AND SUBJECT TO THE CONDITIONS, as follows:

1. The structure or part thereof to which these conditions apply is:

2. At this site, the Base Flood Elevation is ________ feet above mean sea level, National Geodetic
Vertical Datum.

3. Enclosed areas below the Base Flood Elevation shall be used solely for parking of vehicles, limited
storage, or access to the building. All interior walls, ceilings and floors below the Base Flood
Elevation shall be unfinished or constructed of flood resistant materials. Mechanical, electrical or
plumbing devices shall not be installed below the Base Flood Elevation.

4. The walls of the enclosed areas below the Base Flood Elevation shall be equipped and remain
equipped with openings as shown on the Permit.

5. The jurisdiction issuing the Permit and enforcing the Ordinance may take any appropriate legal
action to correct any violation. Any alterations or changes from these conditions also may render the
structure uninsurable or increase the cost for flood insurance.

6. A duly appointed representative of the City is authorized to enter the property for the purpose of
inspecting the exterior and interior of the enclosed area to verify compliance with this Declaration.
Such inspections will be conducted upon due notice to the Owner and no more frequently than once
each year. More frequent inspections may be conducted if an annual inspection discovers a violation
of the Permit.

7. Other conditions:

In witness whereof the undersigned set their hands and seals this _______ day of _________, 20 __.

__________________________________  ____________________________
____________________________ (Seal)    ____________________________ (Seal)

Owner        Witness
V Zone Building Design and Performance Certificate

For New Construction, Substantial Improvements, and the repair of damage to buildings in Coastal Special Flood Hazard Area (Zone V)

To be completed by a Registered Professional Engineer or Architect

Building Owner______________________________________ Flood Insurance Policy #_____________

Mailing Address___________________________________________________________________________

City___________________________________________ State____________ Zip Code_____________

Building Location_________________________________________________________________________

Latitude_____________   Longitude_____________  County_________________________________

Other Legal Description____________________________________________________________________

Within City Limits?  Y__/  N__/

Section 1: Flood Insurance Rate Map (FIRM) data

NOTE: This Certificate is NOT a substitute for an Elevation Certificate.

Community Name_________________ Community ID Number_________ FIRM Panel Number _________

Panel Suffix______ FIRM Zone_____ Date of FIRM Panel____________ Date of Index______________

Section 2: Elevation Information

Record elevations to the one tenth (1/10) of a foot.

1. Elevation of the bottom of the Lowest Horizontal Structural Member………… __________feet
2. Base Flood Elevation (BFE)……………………………………………………………………………feet
3. Elevation of Lowest Adjacent Grade (LAG)…………………………………………………………feet
4. Foundation type: Piling __/  Post __/  Pier __/  Column __/  Fill __/  Shear Wall __/  Enclosed Wall __/
   Foundation Description: _________________________________________________________________
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________
5. Approximate depth of scour/erosion used for foundation design…………………...__________feet
6. Embedment depth of pilings or foundation below LAG………………………………………feet
7. Datum used: NGVD 29 __/  NAVD 88 __/  Other ________________________________
Section 3: V Zone Certifying Statement

I certify that I have developed or reviewed the structural design, plans, and specifications for construction and that the proposed design and methods of construction are in accordance with accepted standards of practice for meeting the following provisions:

- The bottom of the lowest horizontal structural member of the lowest floor (including piles and columns) is elevated to above the BFE; and
- The pile or column foundation and structure attached thereto is anchored to resist floatation, collapse, and lateral movement due to the effects of wind and water loads acting simultaneously on all building components. Water loading values used are those associated with the base flood. Wind loading values used are those required by the applicable State or local building code. The potential for scour and erosion at the foundation has been anticipated for conditions associated with the base flood, including wave action.

Signature _________________________________________________________________

Phone Number _____________________ EMAIL _________________________________

Representing ______________________________________________________________

Address___________________________________________________________________

City_______________________________ State _____________ Zip Code _____________

Certifying seal or stamp
SAMPLE ORDINANCE for

UTILITY REQUIREMENTS WITHIN THE SPECIAL FLOOD HAZARD AREA

Be it ordained by the ________________ County Board of Supervisors of the State of Mississippi.

No person, utility department, or utility organization shall connect, or allow to be connected or installed any electrical, water, or sewage utilities to any land, building, structures, or parts thereof until a building/development permit is issued to develop in a Special Flood Hazard Area in ______________________ (County).

It shall be a violation of the Flood Damage Prevention Ordinance (ordinance number), for any person to connect, install, or allow to be connected or installed any electrical, water, or sewage utilities without the proper development permit being issued by the ______________________ County Board of Supervisors. Any person found to be in violation of this section shall upon conviction, be punished as provided in Section ____________, of the Flood Damage Prevention Ordinance of ______________________ County.

Adopted and approved this ______ day of _________________ 20____.

ATTEST:

___________________________  
(County Clerk’s Signature)

____________________________________  
____________________________________  
____________________________________  
____________________________________  
____________________________________  
(SEAL)

____________________________________  
____________________________________  
____________________________________  
____________________________________  
____________________________________  
(Board Members Signatures)