WEBINAR

Floodplain Management 101

Josh Lippert, CFM
City of Philadelphia Floodplain Manager
PAFPM – Vice Chair

Overview:
Flooding is the #1 natural hazard to affect all Pennsylvanians. Gain a holistic understanding of the regulatory requirements for development in floodplains. The presenter of this course will provide an overview on NFIP (National Flood Insurance Program) and current Pennsylvania floodplain regulations in the context of the State’s model ordinance as well as International Construction Codes (ICC). Best practices and resources will be highlighted. Participants will learn the responsibilities for design professionals and local floodplain administrators/managers for managing flood risks and loss through proper planning, permitting, and design.
The Pennsylvania Association of State Floodplain Managers is a statewide organization of floodplain managers, engineers, planners, local, state and federal officials, and water resource professionals whose purpose is to:

• Promote public awareness of integrated floodplain management;
• Promote a liaison and to encourage the exchange of ideas and information among individuals and groups concerned with floodplain management
• Inform concerned individuals and groups of pending floodplain management legislation, regulation, and related matters in order to advance the effective implementation of floodplain management
A PAFPM membership gives you access to training, workshops, newsletter, conferences, and networking opportunities.

Memberships are valid for 1 year (July 1 - June 30)

Contact us at flood@pafpm.org with questions about membership.
Annual Conference:
September 14-16th
Harrisburg, PA
“Resiliency the new Sustainability”
Call for presenter and sponsors –
@ PAFPM.org
FLOODPLAIN MANAGEMENT 101

JOSH LIPPERT, CFM
FLOODPLAIN MANAGER
JOSHUA.LIPPERT@PHILA.GOV
• **Advisory** [always review local codes/regulations]
• **Guidance** [best practices and resources – not necessarily adopted codes/regulations]
• **Codes/regulations** are generally based upon the [PA Model Floodplain Ordinance](https://example.com) (April 2016), with the incorporation of Building Codes (IRC, IBC, IBC Appendix G, & ASCE 24)
TYPES OF FLOODING
In Pennsylvania

RIVERINE

INCREASED RAINFALL

DAM/LEVEE

HURRICANES/TROPICAL STORMS
TYPES OF FLOODING
In Pennsylvania

URBAN/INFRASTRUCTURE

SEA LEVEL RISE

LAKE

TIDAL
**Base Flood** - the flood having a one percent chance of being equaled or exceeded in any given year.

**Base Flood Elevation (BFE)** - The elevation of surface water resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

**Design Flood** - The flood associated with the greater of the following two areas: (1) area within a floodplain subject to a 1% or greater chance of flooding in any year, or (2) area designated as a flood hazard area on a community’s flood hazard map or otherwise legally designated.

**Design Flood Elevation (DFE)** - Elevation of the design flood, including wave height, relative to the datum specified on the community’s flood hazard map.

**Floodplain** - Any land area susceptible to being inundated by floodwaters from any source.
**Floodproofing** - Any combination of structural and nonstructural additions, changes or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities or structures with their contents.

**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

**Freeboard** - An additional amount of height above the BFE used as a factor of safety

**Lowest Floor** - the lowest enclosed area (including a basement)

**Regulatory Flood Elevation** - the BFE or estimated flood height as determined using simplified methods plus a required freeboard safety factor
**Special Flood Hazard Area** - is the land in the floodplain within a community subject to a 1 percent or greater chance of flooding in any given year.

**NO LONGER IN USE:**

- 100 year floodplain – replaced by 1% annual chance
- 500 year floodplain – replaced by 0.2% annual chance
WHAT IS A FLOODPLAIN?

Typical Section

“Living with floods involves two broad activities: better managing the risks and taking steps to reduce our vulnerability, and better managing the landscape to reduce the magnitude of destructive power of floods.”

--Connie Mutel, A Watershed Year: Anatomy of Iowa Floods of 2008

FLOOD HAZARD AREA

1% Annual Chance Flood Event

Fringe

Floodway

Fringe

Flood-prone areas are managed by restricting development in the floodway, but allowing development in the floodway fringe.

1% Annual Chance Flood (Base)

Runoff

Ground Water

The ground water table is connected to rivers but experiences a delayed response to flood waters. Ground water rises in a flood event.

Rural areas produce flood causing runoff at a slower rate than do urban areas.
ROLES
Zoning Administrator/Building Code Official/Floodplain Administrator/Manager

• Administer codes
  • Code interpretations, if escalated from supervisor
  • Code bulletins
  • Forms/guides/checklists
  • New/revised codes
• Training/education of codes
• Auditing of code effectiveness + compliance
• Permit audits (FEMA CAV’s and Yearly Permit Report to State NFIP Coordinator)
• Letter of Map Change - Community Acknowledgment
• State and Federal agency coordination
ROLES
Plans Examiners

- Review plans to ensure they meet building codes, local ordinances, and zoning regulations
- Approve building plans
- Maintain permit records
  - Permit plans/details
  - Elevation Certificate
  - Floodproofing Certificate
- Pre-application meetings
- Coordinate with inspectors for approved plan questions
- Render decisions (issue permits, amend permits, revoke permits, etc.)
ROLES
Inspectors - Building Construction

• Review plans, including FEMA Elevation Certificate or Dry floodproofing Certificate
• Conduct inspections
  • Pre-construction meeting
  • Foundation/lowest floor installation
  • Final Construction (prior to Certificate of Occupancy)
  • Floodproofing Certificate
• Coordinate with plan review for approved plan questions
• Questions escalated to supervisors
• Render decisions (issue violations, stop work orders, etc.)
ROLES
Inspectors - Use/Operations

• Review zoning/approved use
• Conduct inspections
  • Un-permitted work
  • Storage of materials or goods
  • Prohibited uses
  • Temporary structures or storage
• Coordinate with Zoning and Certificate of Occupancy
• Render decisions (issue violations, stop work orders, etc.)
Types of design professionals (permitting)
- Land Surveyors
- Architects
- Landscape Architects
- Engineers
  - Structural
  - Civil
  - Water Resources/Hydraulic

Other design professionals (non-permitting)
- Urban Planners
Design Professional - Considerations

- **Knowledge of Flooding** - are expected to familiarize themselves with all applicable regulations including regulatory maps
- **Regulations** - should investigate not only local zoning, subdivision control and building codes but applicable state and federal regulations
- **Type of Activity and Degree of Risk** – should understand the activity versus risk
- **“Custom”** - comply with all regulations and adherence to the “customary” standards of engineering or architectural practice in a community
- **Magnitude of Flooding** - at a minimum, design for the flood specified in applicable floodplain regulations
- **Available Technologies and Risk** - select materials and the use of specific technologies
- **Foreseeability of Harm; Act of God** - understand all flood risks and related factors
BACKGROUND
National Flood Insurance Program [NFIP]

- Risk Identification (mapping)
- Management (regulations)
- Insurance
National Flood Insurance Program [NFIP]

Created by the National Flood Insurance Act of 1968

- Participation is mandatory in Pennsylvania
  (Pennsylvania Act 166 of 1978, the Pennsylvania Floodplain Management Act)
  - Adopt and enforce regulations

- Benefits of participation:
  - Flood insurance
  - Grants and loans
  - Disaster assistance
  - Federally-backed mortgages
COST OF FLOOD INSURANCE

EXAMPLE

PREMIUM AT 4 FEET BELOW BASE FLOOD ELEVATION

$9,500/year
$95,000/10 years

PREMIUM AT BASE FLOOD ELEVATION

$1,410/year
$14,100/10 years

PREMIUM AT 3 FEET ABOVE BASE FLOOD ELEVATION

$427/year
$4,270/10 years

* $250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.
COST OF FLOOD INSURANCE
Losses and Insurance

Repetitive Loss Properties

NFIP Policies (+/- 4,200)
NFIP ROLE:
Federal and State

FEDERAL
- National program oversight
- Risk Identification (mapping)
- Establish development/building standards
- Provide insurance coverage

STATE
- State program oversight
- Establish development/building standards
- Provide technical assistance to local communities/agencies
- Evaluate and document floodplain
Local Jurisdiction

Local Officials and Floodplain Administrators
[Licenses & Inspections, Planning Commission, Floodplain Manager]

• Adopt and enforce floodplain management ordinance compliant with Federal/State laws
• Issue or deny development
• Inspect development and maintain records
• Make substantial damage determinations
• Regulations apply to Special Flood Hazard Area (SFHA) on the Flood Insurance Rate Map (FIRM)
• Development oversight is a local responsibility our local regulations are located in the Zoning and Building Codes
FEMA COMMUNITY ASSISTANCE VISIT [CAV]

• Audit of the last 5 years of floodplain permits issued
• Tour throughout the community for non-permitted development
• Review of the community’s “floodplain program”
• Review of community’s compliant floodplain regulations

RESULTS:
• Potential violations of individual properties/development
• NFIP program compliance (codes, practice, etc.)
• Violations may lead to the locality being placed on Probation
• **NFIP Probation**
  • $50 surcharge to all NFIP policy holders, yearly until probation is lifted
ORDINANCE NON-COMPLIANCE

Failure to adopt a compliant ordinance by map effective date or having non-compliant ordinance = easiest way to get suspended

Unanswered CAV can also result in suspension

• Serious ramifications:
  • No federally backed mortgages or home equity loans in floodplain areas
  • No renewals of existing flood insurance policies
  • Loss of most forms of Disaster Assistance
  • No federal grants or loans
  • Loss of subsidized insurance for Pre-FIRM structures
FLOOD HAZARD INFORMATION
FEMA FLOOD MAP SERVICE CENTER

msc.fema.gov

Enter an address, place, or coordinates: philadelphia pa
Search

Search Results—Products for PHILADELPHIA, CITY OF

FIRM PANEL # 4207570183G
FIRM DATE 01/17/2007

ADDRESS
CREATE FIRMette- 8.5x11” Print of property on FIRM Map
FIRM PANEL #
FIRMette
with mapped floodway

National Flood Hazard Layer FIRMette

Legend

- SPECIAL FLOOD HAZARD AREA - regulated by City of Philadelphia
- CROSS SECTION - w/BFE
- ZONE AE - FLOODWAY
- ZONE AE
- 0.2% (not regulated)

This map complies with FEMA's standards for the use of digital flood maps, as described below:

Accuracy Statement:

The flood hazard information is derived directly from the National Flood Insurance Program's Flood Insurance Rate Map (FIRM) and is intended for regulatory purposes. This map was prepared using data from the Federal Emergency Management Agency (FEMA) and reflects current flood risk information. The FIRM and related information may change over time, so users should consult local floodplain management officials for the most current flood hazard information.

Map Purpose:

This map is intended to help individuals understand their flood risk and take necessary precautions. Users should consult local floodplain management officials for the most current flood hazard information.

Special Flood Hazard Area:

The Special Flood Hazard Area (SFHA) is a zone where the annual chance of flooding is 1% or greater in any given year. This area is regulated by the City of Philadelphia to ensure safe development.

Cross Section - w/BFE:

A cross section with the Base Flood Elevation (BFE) is shown to illustrate the depth of floodwaters in the Special Flood Hazard Area.

FIRMette:

FIRMette is a tool used to display flood risk data, including mapped floodways and Special Flood Hazard Areas, to help individuals understand their flood risk.

Zone AE:

Zone AE is a floodway zone with an annual chance of flooding of 0.2% or less, which is not regulated by the City of Philadelphia.
FLOOD INSURANCE STUDY [FIS]
Riverine flood profile to determine BFE

FLOOD INSURANCE STUDY

1. On the effective flood map, locate your site by measuring the distance, along the profile baseline of the stream channel, from a known point such as a road or cross section, for example, JM or JN.

2. Scale that distance on the Flood Profile and read up to the profile of interest, then across to determine the BFE, to the nearest 1/10 of a foot. (Answer: 123 feet).

Flood Profiles from Flood Insurance Study reports can be used to determine the BFE at a specific site. Profiles also show estimated water surface elevations for floods other than the 1% annual chance flood (100-year).

* New Jersey Flood Hazard Area Design Flood (NJFHADF) is equal to the Base Flood plus 25% in flow, not to exceed 0.2% annual chance flood.
FIRMette w/o mapped floodway [Coastal Flood Hazard]

- areas mapped with a LiMWA, must comply with Coastal A Zone codes/regulations

National Flood Hazard Layer FIRMette

SPECIAL FLOOD HAZARD AREA - regulated by City of Philadelphia

COASTAL FLOOD HAZARD ZONE AE

0.2% (not regulated)

LiMWA - limit of moderate wave action
FEMA FLOOD MAP SERVICE CENTER
Previous FIRM maps and Flood Insurance Profiles [FIS]

msc.fema.gov

FEMA Flood Map Service Center: Search By Address

Enter an address, place, or coordinates: 
 philadelphia pa
Search

Search Results—Products for PHILADELPHIA, CITY OF

The flood map for the selected area is number 4207570183G, effective on 01/17/2007

You can choose a new flood map or move the location pin by selecting a new location in the search field above. It may take a minute or so for the new information to refresh.

SEARCH RESULTS FOR PHILADELPHIA, CITY OF

Click subscribe to receive email notifications when products are updated.

Please Note: Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

Effective Products (89)
Preliminary Products (0)
Pending Product (0)
Historic Products (139)
Flood Risk Products (5)

SEE all effective and historic maps and profiles

“Show all products”
FIRMette
FEMA Map Change Notifications

Would you like to receive Map Service Center announcements via email?

FEMA provides a free email service that sends out notifications when new information is available for a selected topic. This service allows users to select one or more topic-specific channels such as the Map Service Center, Flood Hazard Mapping or Hazus through which they will receive notices. To sign up, please visit the FEMA Email Subscriptions page.
Floodplain Management Regulations

Floodplain management regulations include zoning ordinances, subdivision regulations, building codes, health regulations, and special purpose ordinances (such as a floodplain ordinance, grading ordinance or erosion control ordinance). The term describes any combination of these State or local regulations that provides standards for preventing and reducing flood damage.
Suggested Provisions

Meeting the Minimum Requirements of the
THE NATIONAL FLOOD INSURANCE PROGRAM
and the
PENNSYLVANIA FLOOD PLAIN MANAGEMENT ACT (1978-166)
SECTION 60.3 (d)

IBC Appendix G - Flood-Resistant Construction

- Addresses flood-related administrative requirements
- The only place in the I-Code that addresses development other than buildings

G101 Administration
G102 Applicability
G103 Powers and Duties
G104 Permits
G105 Variances
G201 Definitions
G301 Subdivisions
G401 Site Improvement
G501 Manufactured Homes
G501 Recreational Vehicles
G701 Tanks
G801 Other Building Work
G901 Temp Structures & Temp Storage
G1001 Utility & Miscellaneous Group U

FEMA
NFIP Regulations (44 CFR Parts 59 & 60)

Local Floodplain Management Regulations*
OR
IBC Appendix G*

Building Code

ASCE 7
ASCE 24

Flood Resistant Buildings and Development

* NFIP-consistent administrative provisions, community-specific adoption of Flood Insurance Studies and maps, and technical requirements for development outside the scope of the building code (and higher standards, in some communities).

Figure 1-1: Relationship of NFIP regulations to building code flood provisions
• **Wording differences.** If regulations use different, although similar, words to describe similar requirements, the differences may be interpreted to be meaningful, which can complicate resolution of the differences on a case-by-case basis.

• **Differences in requirements.** Although the concept that the more restrictive of conflicting provisions prevails is common, allowing known conflicts to remain can cause confusion. Having such differences places an undue burden on property owners, design professionals, builders, and local officials who have to determine which regulation or code contains the more restrictive provisions. This step adds to the cost of preparing, reviewing, and revising designs and construction documents. Importantly, local officials may be liable for failing to enforce the more restrictive provisions, especially if that failure is shown to have contributed to damage after a flood event.
REGULATIONS

Approaches

Building Codes

THEN

Adopt the IBC with IBC Appendix G, IRC, IEBC, and other I-Codes, AND
Adopt the applicable code-coordinated floodplain management ordinance (Chapter 6 of this guide).

AND

Prior to adoption of any amendments to the flood provisions of the I-Codes, review proposed amendments with the NFIP State Coordinator or FEMA Regional Office.

Comprehensive Approach

THEN

Ensure any NFIP requirements not retained when adopting the I-Codes are incorporated into other regulations, OR
Adopt the applicable code-coordinated floodplain management ordinance (Chapter 6 of this guide).

AND

Prior to adoption of any amendments to the flood provisions of the I-Codes, review proposed amendments with the NFIP State Coordinator or FEMA Regional Office.

Stand-Alone Floodplain Management Regulations Plus Building Codes

THEN

Continue to maintain and enforce floodplain management regulations, resolving differences with flood provisions of the I-Codes.

AND

Review regulations and codes with other State and community authorities involved in regulation of flood hazard areas to avoid overlap, conflicting provisions, and duplication.

Reducing Flood Losses Through the International Codes®
Coordinating Building Codes and Floodplain Management Regulations
5th Edition, September 2019

In collaboration with FEMA
REGULATIONS
Benefits of the I-Codes

- Fewer conflicts
- All hazard related building construction requirements in one place
- Improved construction quality
- Exceed or are more specific than NFIP requirements
- Aligned with FEMA’s goals and emerging policies
- Consistent permit conditions and requirements
- Permits issued for all buildings and structures
- Strengthened enforcement
- Effective, routine inspections
- Improved compliance with requirements for existing buildings
- Saves money
REGULATIONS
Concerns of the I-Codes

• Building codes apply only to buildings and structures
• States many limit local adoption of higher standards
• Certain structures may be exempt or not required to obtain permits
• Potential for codes to be inconsistent with the NFIP
Development Definition

- development located in flood hazard areas, including the subdivision of land; installation of utilities; placement and replacement of manufactured homes; new construction and repair, reconstruction, rehabilitation or additions to new construction; substantial improvement of existing buildings and structures, including restoration after damage; temporary structures and temporary or permanent storage; utility and miscellaneous buildings and structures
REGULATIONS

Key Dates

PRE-FIRM
BUILT BEFORE
or structures mapped into SFHA's post construction, see historical FIRM maps

POST-FIRM
BUILT AFTER

Regulations **do not** apply unless substantially improved, but mitigation is always highly suggested

**MUST** maintain compliance from date of initial construction and/or substantial improvement
Lowest Floor - lowest enclosed floor including: crawl space, basement, garage.

**Pre-FIRM** and **Post-FIRM** are insurance terms tied to a community’s initial FIRM. The terms are used to determine flood insurance rates. Although common, the terms should not be used to distinguish between new construction built before a community joined the NFIP and those built after, especially in communities where the FIRMs have been revised.

**POST-FIRM**
(NEWER BUILDINGS ARE ELEVATED)

**PRE-FIRM**
(OLDER BUILDINGS USUALLY ARE NOT ELEVATED)
Prohibited Uses:

- Hospitals
- Group living uses housing the elderly or disabled persons with limited mobility
- Detention or correctional facilities
- New manufactured home park
- Manufactured home subdivision
- Substantial improvement to an existing manufactured home park or manufactured home subdivision.
Development Which May Endanger Human Life

- production or storage or will be used for any activity requiring the maintenance of a supply of more than 550 gallons, or other comparable volume, of any of the following dangerous materials or substances on the premises; or, 3. will involve the production, storage, or use of any amount of radioactive substances; shall be subject to the provisions of this section, in addition to all other applicable provisions. The following list of materials and substances are considered dangerous to human life:

- Acetone
- Ammonia
- Benzene Calcium carbide
- Carbon disulfide
- Celluloid
- Chlorine
- Hydrochloric acid
- Hydrocyanic acid
- Magnesium
- Nitric acid and oxides of nitrogen
- Petroleum products (gasoline, fuel oil, etc.)

- Phosphorus
- Potassium
- Sodium
- Sulphur and sulphur products
- Pesticides (including insecticides, fungicides, and rodenticides)
- Radioactive substances, insofar as such substances are not otherwise regulated.
50 lots or at least 5 acres, whichever is the lesser, in Identified Floodplain Areas where base flood elevation data are not available

- hydrologic and hydraulic (H&H) engineering analyses that determine base flood elevations and floodway information
- prepared by a licensed professional engineer in a format required by FEMA for a Conditional Letter of Map Revision (CLOMR) and Letter of Map Revision (LOMR). Submittal requirements and processing fees shall be the responsibility of the applicant
• **RESIDENTIAL** - building or structures and portions thereof where people live or that are used for sleeping purposes on a transient or non-transient basis - including but not limit to 1-family, 2-family, townhouses, condominiums, multifamily dwellings, apartments, congregate residences, boarding houses, lodging houses, rooming houses, hotels, motels, convents, monasteries, dormitories, fraternity houses, sorority houses, vacation time-share properties and institutional facilities: halfway houses, social rehabilitation facilities, alcohol and drug centers, detoxification facilities

• **NON-RESIDENTIAL** – not mentioned above

• **CRITICAL/ESSENTIAL FACILITIES** (required to have 24” freeboard) – Generally structures needed in emergency events (see for full list)
REGULATIONS
Existing Structures: Substantial Improvements

• means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure (or smaller percentage if established by the community) before the “start of construction” of the improvement. This term includes structures that have incurred “substantial damage,” regardless of the actual repair work performed.
Substantial Improvement - VALUE OF WORK

**ESTIMATED COST**

- Materials and labor, including the estimated value of donated or discounted materials and owner or volunteer labor, plus sales tax
- Site preparation related to the improvement or repair (e.g., foundation excavation or filling in basements)
- Demolition and construction debris disposal
- Construction management and supervision
- Structural elements and exterior/interior finishes
- Utility and service equipment

**Items that can be excluded:**

- Costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees and inspection fees
- Outside improvements, including landscaping, irrigation, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures, and detached accessory structures (e.g., garages, sheds, and gazebos)
- Costs required for the minimum necessary work to correct existing violations of health, safety, and sanitary codes

Substantial Improvement Calculation

\[
\text{PERCENTAGE OF IMPROVEMENT} = \frac{\text{IMPROVEMENT VALUE}}{\text{MARKET VALUE}}
\]
REGULATIONS
Substantial Improvements - MARKET VALUE

City of Philadelphia Property WWW.ATLAS.PHLA.GOV

2301 MARKET ST
Philadelphia, PA 19103-1338

OWNER
PECO

MAILING ADDRESS
2301 MARKET ST
Philadelphia, PA
19103-1338

REAL ESTATE TAX BALANCE
Real Estate Tax account balances have not yet been added to this application.

VALUATION HISTORY

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<th>Taxable Improvement</th>
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ADD TO GET MARKET VALUE

INSERT ADDRESS

These maps are created for reference only and do not represent precise legal boundaries. For more information about deeds, please visit Atlas.

OPA ACCOUNT
88305-4500

HOMESTEAD EXEMPTION
No

DESCRIPTION
OFF BLD N/PKG N/COM MASON

CONDITION
REGULATIONS
Substantial Improvements - APPRAISAL

TO CHALLENGE THE MARKET VALUE: CERTIFIED APPRAISAL

• Licensed Appraiser in Pennsylvania
• Report
  • Identify intended user (including property owner)
  • Completed less than 1 year before floodplain application
  • “Market Approach” is preferred - for structure only, land must be broken out
    *(NOTE: to separate the market value of a structure from the value of the land on which it is located, appraisers may need to do more research than is normally undertaken in order to reasonably allocate the total value between the structure and the land) - for multiple buildings on one parcel, each must be assessed for existing market value*
  • “Income Capitalization Approached” is not acceptable
• All values must be for existing conditions, without any proposed improvements
• **No Rise** study must be completed, with technical analysis (usually and H&H Study)
• Other local, state, and federal permits apply (DEP, USACE, Submerged Lands License)
REGULATIONS

Alteration or Relocation of a Watercourse

• Included encroachment, alteration and improvements
• Notification: adjacent municipalities (which may be affected by such action), FEMA and PA-DCED.
• Must not reduce or impede the flood carrying capacity of the watercourse in any way
• No Rise study must be completed, with technical analysis
  • Hydrologic and Hydraulic Study
• Other state and federal permits (obtained before local permit)
• FEMA Letter of Map Change (LOMC)
  • Detailed later in this presentation
REGULATIONS
A Zones

• FEMA uses existing information - not engineering studies - to draw Approximate Zone A boundaries. Information may have been provided by the USACE, other federal agencies, State and local agencies, and historic records.

• For existing single family residential and accessory structures, the City may specify the BFE through contour interpolation, for all other development a Hydrologic and Hydraulic Study must be completed to determine a BFE.
• Lowest “livable” floor must be BFE+18”
  • Living room, office, bedrooms, bathrooms, etc.
• If spaces below BFE+18”, can only be used for: parking, building access, and incidental storage.
  • Fully enclosed spaces must be “wet-floodproofed” - allow the automatic entry and exit of floodwater, through **Flood Vents**
  • No bathrooms, offices, bedrooms, furniture, etc.
  • No basements or crawl spaces that are below-grade on all sides
• **Non-conversion** clause on Certificate of Occupancy for space(s) below BFE+18”
  • Space can never be converted to “livable” space
  • Future underpinning is prohibited
• Use of **Flood Damage Resistant Materials**
**REGULATIONS**

**Residential - w/ enclosures**

**Important Information**

- **NOTE:**
  - Total net area of all total openings is 1 sq. in. per sq. ft. of enclosed area.
  - A 25' x 45' building needs 1,125 sq. inches of openings.
  - Standard ventilation units used in foundation walls must be disabled in the open position to allow water to flow in and out.
  - A standard ventilation unit with screen, provides 42 to 65 sq. inches of opening.

**ALTERNATIVE:** Engineered openings are acceptable if certified to allow adequate automatic inflow and outflow of floodwaters.

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Solid perimeter walls can enclose floodprone areas. A crawlspace is a good way to elevate just a couple of feet. In all cases the following are required: flood openings, utilities elevated to or above the BFE, flood resistant materials and limitations on use of enclosures below the lowest floor. Check with the local permit office for details and restrictions.
REGULATIONS
Residential - townhouses w/ flood vents

• Bottom of vent no higher than 12” above adjacent grade
• Vents on at least 2 sides of a structure
• 2 vents per enclosed space
• 1sq/in for every 1sq/ft of enclosed space
• Only vent openings below BFE count

DIAGRAM 7
All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least 1 side is at or above grade. The principal use of this building is located in the elevated floors of the building.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A – Property Information.
Flood Vents - crawl space

- The Lowest Floor Elevation must be at or above the BFE.
- The bottom of flood openings must be no more than 1 foot above the grade.
- Standard ventilation units must be permanently disabled in the “open” position to allow water to flow in and out.
- Interior and exterior grades should be equal on at least one side.

**Calculate Net Flood Opening:**
A building that measures 25' x 45' has 1,125 square feet of enclosed crawlspace. Flood vents must provide 1,125 sq. in. of net open area (or have certified engineered openings). If a standard air vent unit provides 60 sq. in. of net open area, then to satisfy the flood opening requirement 19 vent units are required (1,125 divided by 60).
REGULATIONS

Flood Vents - Elevation Certificate

• See A8 and A9 on Elevation Certificate
  • Air vents and/or manually operated vents are **not allowed**

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 _________
  c) Total net area of flood openings in A8.b __________________ sq in
  d) Engineered flood openings? □ Yes □ No

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 _________
  c) Total net area of flood openings in A9.b __________________ sq in
  d) Engineered flood openings? □ Yes □ No
REGULATIONS
Flood Damage Resistant Materials

• any building product [material, component or system] capable of withstand ing direct and prolonged (at least 72 hours) contact with floodwaters without sustaining significant damage
• See Table 2 in FEMA Technical Bulletin “Flood Damage-Resistant Material Requirements”
REGULATIONS
Non-Residential

• Option: **Wet-floodproofed** or **Dry-floodproofed**
• If **Wet-floodproofed**, then spaces below BFE+18”, can only be used for: parking, building access, and incidental storage.
  • Fully enclosed spaces must be “wet floodproofed” - allow the automatic entry and exit of floodwater, through **Flood Vents**
  • **Non-conversion** clause on Certificate of Occupancy for space(s) below BFE+18”
  • Use of **Flood Damage Resistant Materials**
• If **Dry-floodproofed**, below BFE+18”
  • structure, including utilities and equipment, being watertight with all elements substantially impermeable to the entrance of floodwater and with structural components having the capacity to resist flood loads.
  • typical use up to 3 feet
  • **Not** allowed in Coastal A Zones (along Delaware River)
Considerations:

• **Commercial portions:**
  - **Wet-floodproofed**, spaces below BFE+18”, use only as parking, building access, and incidental storage
  - **or**
  - **Dry-floodproofed**, commercial spaces below BFE+18”

• **Residential portions:** must be elevated BFE+18”, including lobbies with furniture, desk attendants, mailboxes, trash receptacles, and resident only facilities (gyms, game rooms, amenity spaces, etc)
  - **Wet-floodproofed**, spaces below BFE+18”, use only as parking, building access, and incidental storage
    - bicycle parking, stairwell enclosure, elevator vestibule, etc.
REGULATIONS
Dry-floodproofing Certificate & considerations

• Dry-floodproofed considerations:
  • Building strength
  • Warning time
  • Level of protection
  • Operational
    • Inspection/maintenance plans
  • Flood Emergency Operation Plan, see FEMA technical bulletin “Floodproofing Non-Residential Buildings”
  • Seepage
    • Sump pumps
    • Back-flow preventers
  • Floodproofing Certificate
    • Must be submitted for Certificate of Occupancy
Flood Emergency Plan that includes:

- Chain of command
- Notification procedures
- Personnel duties
- Location of floodproofing components, install procedures, repair procedures
- Evacuation procedures for building occupants
- Component maintenance procedures during flooding event
- Drill and training program (at least once a year)
- Regular review/update of Flood Emergency Plan

Maintenance Plan (annually):

1. Mechanical equipment such as sump pumps and generators,
2. Flood shields and closures,
3. Walls and wall penetrations, and
4. Levees and berms (as applicable)
REGULATIONS

Dry-floodproofing - examples
REGULATIONS

Below-Grade Parking: Non-residential only

• Must be **Dry-floodproofed**, to BFE+18”
  • **Not** allowed in Coastal A Zones
  • **Not** allowed in fully residential structures (IE. condominium and apartment buildings)
REGULATIONS
Machinery/Equipment

• Mechanical
• Fuel Systems
• Electrical
• Water supply
• Elevator/escalators
• Plumbing
• Transformers
• Generators
• BFE + 18” unless designed to submersible/dry floodproofed/waterproof

• Systems and components emerging from underground shall be designed to be anchored to resist flood loads and debris impact
REGULATIONS
Machinery/Equipment

Utility Service Inside Enclosures

Appliances and mechanical equipment (including duct work) must be elevated to or above the BFE. Utilities (plumbing, electrical, gas lines, heating, ventilating & air conditioning) must be elevated or designed and installed to prevent intrusion of flood waters into their components.
Utility Service / Fuel Tanks

All utilities, appliances, and equipment must be elevated to or above the BFE. Utilities include plumbing, electrical, gas lines, fuel tanks, and heating, ventilating and air conditioning equipment.

Important Information

For floodplain management purposes, a gas or a liquid storage tank that is principally above ground is considered a structure and must be elevated to or above the BFE.

Fuel and propane tanks may cause explosion and pollution risks during floods. Even shallow water can create significant buoyant forces on tanks so extra care must be taken to ensure that all tanks are appropriately anchored.

Fuel and propane tanks can pose serious threats to people, property, and the environment during flood conditions. Even shallow water can create a large buoyant force on tanks. Videos on “Fuel Tank Flood Hazards” and “How to Anchor Home Fuel Tanks” are available from FEMA Publications at 1-800-480-2520 and “How-To Guides” on anchoring fuel tanks and other flood damage reduction techniques are available at: http://www.fema.gov/library/viewRecord.do?id=3262.
Shafts below BFE+18”

- Flood vents not required
- All mechanicals elevated to BFE+18”
- Float switch
- Programed for cab to rest on the floor above BFE+18”

Figure 1. Direct Acting (Holed) Hydraulic Elevator
(Source: Otis Elevator Company)

Figure 2. Holeless Hydraulic Elevator
(Source: Otis Elevator Company)
REGULATIONS
Sanitary Systems

• All new or replacement water supply and sanitary sewer facilities and systems shall be located, designed and constructed to minimize or eliminate flood damages and the infiltration of flood waters.

• Sanitary sewer facilities and systems shall be designed to prevent the discharge of untreated sewage into flood waters.

• No part of any on-site waste disposal system shall be located within any identified floodplain area except in strict compliance with all State and local regulations for such systems. If any such system is permitted, it shall be located so as to avoid impairment to it, or contamination from it, during a flood.
REGULATIONS
Streets

• The finished elevation of all new streets shall be no more than one (1) foot below the Regulatory Flood Elevation (PA Model Ordinance- Section 5.03 Design and Construction Standards)
Accessory Structures

Accessory Structures in a Special Flood Hazard Area:

- Cannot be modified for a different use in the future
- Must be used only for parking or storage
- Must have flood openings
- Must be built of flood resistant materials
- Must have elevated utilities
- Must be anchored to resist floating
- Must not be inhabited
- Must have a documented floor elevation

Even small buildings are considered “development” and permits or variances with noted conditions are required. CAUTION! Remember…everything inside is likely to get wet when flooding occurs.

Accessory (Appurtenant) Structure means a structure that is located on the same parcel of land as a principle structure and whose use is incidental to the use of the principal structure. Accessory structures should be no more than a minimal initial investment, may not be used for human habitation, and must be designed to minimize flood damage. Examples include: detached garages, carports, storage sheds, pole barns, and hay sheds.
In a Special Flood Hazard Area, a Recreational Vehicle (RV) must:

- Remain on site for fewer than 180 consecutive days, **and**
- Be fully licensed and ready for highway use; **or**
- Meet the permitting, elevation, and anchoring requirements for manufactured homes of the community’s Flood Damage Prevention Ordinance.

A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick-disconnect type utilities and security devices, and has no permanently attached additions.

RVs that do not meet these conditions must be installed, elevated, and secured like a manufactured home, including a permanent foundation and tie-down.
Non-enclosed
• Anchored to withstand the hydrostatic & hydrodynamic loads as well as not become buoyant
• Examples: event tents, pergolas, ice rinks, event stage, etc.

Enclosed
• Anchored to withstand the hydrostatic & hydrodynamic loads as well as not become buoyant
• Parking and Incidental storage use
  • Flood vents
• Use other than parking and incidental storage uses
  • See residential or non-residential standards
Prohibited, unless:

- designed to be easily movable (no equipment required for removing), in the event of a flood (IE. outdoor furniture, items on wheels, etc.),
- anchored to withstand the hydrostatic & hydrodynamic loads as well as not become buoyant
- elevated above BFE+18”
REGULATIONS
Construction Storage/Trailers

Licensed and Road-ready
• On site less than 180 days
• Must be on wheels/chassis
• No connected mechanicals (electric service, plumbing, etc)

More than 180 days and/or connected to mechanicals and/or not on wheels/chassis
• Anchored to withstand the hydrostatic & hydrodynamic loads as well as not become buoyant
• Elevated to BFE+18”
• If less than 12”, in-place dry density is not less than 90% of the max. dry density at optimum moisture content determined in accordance with ASTM D 1557.

Less than 180 days

• If over 12”, then **GEO-TECHNICAL REPORT** (Section 1803 of IBC)
  • Requires Special Inspections

• **Requires** a Zoning Permit, and a Building Permit if over 5,000 SF

• **Requires** a Letter of Map Change [LOMC] if a Hydrologic and Hydraulic study shows any rise in the BFE

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Floodplains are supposed to store floodwater. If storage space is blocked by fill material, future flooding may be worsened. Floodplain fill can alter other valuable floodplain functions, including wildlife habitat and wetlands. Your community may apply the same restrictions to fill in the floodway fringe as those applied in floodways.
REGULATIONS
Historic Structures

• Analysis that elevating and/or floodproofing would remove it from historic designation
  • Singed and seal analysis from an Architect
• Variance **required** (by building codes)
• Mechanicals should be elevated to BFE+18”
• Flood damage resistant materials should be used in areas below BFE+18”
REGULATIONS

Variances

Requirements:
• Applicant conditions
• Applicant technical requirements
• Community’s conditions when granting a variance

Considerations:
• Annual reporting of variances to State and FEMA
• Community:
  • Liability
  • Cumulative impacts on the floodplain of granting multiple similar variances
  • Variance decision will last the life of the structure
  • NFIP participation impact
• CONFIRM CORRECT EDITION

• READ INSTRUCTIONS

• REQUIRE 3 TIMES:
  (see section C on EC)

1. Floodplain/Zoning/Building Permit submission
2. During construction - Lowest Floor installation (No vertical work can occur)
3. Final completion, prior to Certificate of Occupancy
General:

- All lines shall be completed, and when not applicable an “N/A” should be entered
- Should be signed and sealed by a PA licensed surveyor, architect, or engineer
- **A8-9**: Flood Vents
  - Complete fully per design plans
- **B9**: Base Flood Elevation
  - Confirm vertical datum (based on FIRM/FIS)
  - Rounded to nearest tenth degree, no whole numbers
  - Should be based from Flood Insurance Study [FIS] when cross sections are available. If, no cross section, then use the Flood Insurance Rate Map [FIRM]
ELEVATION CERTIFICATE
How to complete fully and correctly

• C2.a-h: Structure design elevations (must be in NGVD 29)
  • C2.a lowest floor elevation of lowest enclosed space (IE. crawlspace (rat slab), basement slab, garage slab (if attached - townhouse/rowhouse)
  • C2.c is N/A in Philadelphia (No velocity or wave action zones)
  • C2.e Lowest machinery/equipment should be identified
  • In “Comments” section at bottom of PG2, list lowest elevations of these mechanicals/equipment if applicable: HVAC, electrical, gas, plumbing, elevators, transformer pad, generator, etc.

• Floodplain Plan Exhibits: should always illustrate existing and proposed topography (1-foot contours), BFE should be adjusted to actual existing site contours and NEVER just copied and pasted from a FEMA FIRM map. [always require the use of the best available technical data]
LETTER OF MAP REVISION [LOMC]

Reasons for a Map Change

• Updated data
  • Elevation (newer LiDAR or site-specific survey)
  • Flood Study (can cover various geographic sized areas; funded by Federal, State, Local, or private stakeholders)

• To reflect physical and flood control changes
  • Fill has been placed
  • New developments or to understand the effects of a proposed development
  • Roadway construction
  • Pier/wharf construction
  • Flood Control Projects (dams, levees, culverts)
LETTER OF MAP REVISION [LOMC] Purpose

What is a LOMC?
• A LOMC is a letter that reflects an official revision or amendment to an effective FIRM

What is the purpose of a LOMC?
• To remove a property from an SFHA or to update a map to reflect changes due to development, FEMA must issue a LOMC

Online Letter of Map Change (LOMC) Tutorial-Amendments
LETTER OF MAP REVISION [LOMC]

Types

MT-1

• LOMA, CLOMR-F, LOMR-F, CLOMA
• Single or multiple structures or parcels are removed from the 1% annual chance floodplain by a letter
• *Does not result in changes to the physical effective (FIRM)*
• Sometimes requires Community Acknowledge
• Goal is usually to remove the insurance requirement
• Homeowners who successfully remove their homes from the 1% floodplain should be encouraged to keep their flood insurance

MT-2

• LOMR, CLOMR, PMR
• Floodplains, floodways, BFE’s, Cross Sections, etc. are revised
• *Does result in an official revision to the physical effective FIRM and/or FIS*
• More complicated than an MT-1
• Requires Community Acknowledge
• Technical engineering changes resulting from a new study, development, or infrastructure projects.
Time-frames (estimated):

- LOMA’s, LOMR-F’s, CLOMA’s and CLOMR-F’s
  - FEMA - 60 days of receiving all required data
  - If additional data is requested, applicant has 90 days, before case is suspended
- LOMR’s and CLOMR’s
  - FEMA- 90 days of receiving all required data
  - LOMR’s require 4-6 month adoption period before becoming effective maps
Section 4.03 Changes in Identification of Area

The Identified Floodplain Area may be revised or modified by the [Board, Council, etc.] where studies or information provided by a qualified agency or person documents the need for such revision. However, prior to any such change to the Special Flood Hazard Area, approval must be obtained from FEMA. Additionally, as soon as practicable, but not later than six (6) months after the date such information becomes available, a community shall notify FEMA of the changes to the Special Flood Hazard Area by submitting technical or scientific data.
§ 65.8 Review of proposed projects.

A community, or an individual through the community, may request FEMA's comments on whether a proposed project, if built as proposed, would justify a map revision. FEMA's comments will be issued in the form of a letter, termed a Conditional Letter of Map Revision, in accordance with 44 CFR part 72. The data required to support such requests are the same as those required for final revisions under §§ 65.5, 65.6, and 65.7, except as-built certification is not required. All such requests shall be submitted to the FEMA Headquarters Office in Washington, DC, and shall be accompanied by the appropriate payment, in accordance with 44 CFR part 72.
Community Official Signs acknowledging:

- Fill will not be placed in floodway
- Complies with Endangered Species Act (ESA)
- Have all necessary federal, state, & local permits
- Existing and proposed structures will be “reasonably safe from flooding”
- Supporting documentation is available to submit to FEMA upon request
- Community Officials do not have to sign if they do not concur
  - Communities can attach detailed comments to the form
  - LOMC’s are not local permits, and do not waive local floodplain requirements
  - As part of the comments, consider adding local requirements for the development that may be impacted by a LOMC
LETTER OF MAP REVISION [LOMC]
Community Acknowledgement - suggested comments

• One of the requirements of the request for a LOMR-F is the completion of the Community Acknowledgement Form by the community official responsible for floodplain management. The community must review the LOMR-F request to determine that all minimum floodplain management requirements as outlined in 44 CFR 60.3 and 65.5 of the NFIP Regulations have been met, as well as any additional local requirements the community may have in place that are above and beyond the minimum floodplain management criteria.

• Please be advised that residential structures constructed with their lowest floor (including basement or enclosure) below the Base Flood Elevation (BFE) could be in potential violation of Subparagraph 60.3(c)(2) of the NFIP regulations, which states that the lowest floor of residential structures built in the SFHA must be elevated to or above the BFE. Permitting jurisdiction for all construction within the floodplain must be administered and approved by individual participating communities within the NFIP.
LETTER OF MAP REVISION [LOMC]

Resources

- FEMA website: [www.fema.gov](http://www.fema.gov)
- MT-1 Application and instructions
- MT-2 Application and instructions
- FEMA online submissions: [www.fema.gov/online-lomc](http://www.fema.gov/online-lomc)
- FEMA Flood Map Service Center: [http://msc.fema.gov](http://msc.fema.gov)
- FEMA Map Information eXchange (FMIX): 877-FEMA MAP (877-336-2627)
- State NFIP Coordinator: Bill Bradfield [wbradfield@pa.gov](mailto:wbradfield@pa.gov)

Other resources:
- FEMA Flood Hazard Mapping Frequently Asked Questions
- Flood Map Revision Processes
- LOMA and LOMR-F Processes
- Establishing Effective Dates for LOMRs
- Fee Schedule
- eLOMA information
RESOURCES
FEMA Technical Bulletins

Technical Bulletins:
• Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings Flood
• Damage Resistant Materials
• Non-Residential Floodproofing and Certification
• Elevator Installation
• Free-of-Obstruction Requirements
• Below-Grade Parking Requirements
• Wet Floodproofing Requirements
• Corrosion Protection for Metal Connectors
• Design and Construction Guidance for Breakaway Walls Below Elevated Buildings in Coastal Zones
• Ensuring that Structures Built on Fill in or Near SGHA are Reasonably Safe from Flooding
• Crawlspace Construction

www.fema.gov/nfip-technical-bulletins
*note all development is subject to local codes/regulations
*note FEMA Technical Bulletin provide guidance on min. NFIP standards
RESOURCES
Other FEMA Guidance

*note all development is subject to local codes/regulations
RESOURCES

Flood Resistant Provisions of the 2009 International Codes (2011)

The 2009 edition of the International Codes (I-Codes) contains provisions that meet or exceed the minimum flood-resistant design and construction requirements of the NFIP for buildings and structures. This page contains the following document from FEMA, related to the flood provisions:


Highlights:
- Published when I-Codes releases any new editions
  - 2009 – Current PA
  - 2015
  - 2018
- More restrictive code applies
- Local amendments could effect which sections apply
- During building permit review this document can assist in comment/request for information from applicant
RESOURCES
Code Master

Tips:
• Published when I-Codes releases any new editions
  • 2009 – Current PA
  • 2015
  • 2018
• For purchase here
• Local amendments could effect which sections apply
• During building permit review this document can assist in comment/request for information from applicant
• 8 concise pages
• Quick guide that can easily sit on your desk
RESOURCES

Other

RESOURCES

WATERFRONT EDGE DESIGN GUIDELINES
WATERFRONT ALLIANCE

DESIGN AND PLANNING FOR FLOOD RESILIENCY
NYC PARKS DEPARTMENT

EXTREME WEATHER VULNERABILITY STUDY
PENNDOT
Rescources

Other

Floodplains

Principal Documents

Regulation

- 23 CFR 650 Subpart A Location and Hydraulic Design of Encroachments on Flood Plains (11/26/1979)

Policy

- Highway Embankments versus Levees and other Flood Control Structures (09/10/2006)
- Backwater Criterion for Hydraulic Design of Structures (04/21/1992)

PROCEDURES FOR COORDINATING WITH FEMA REQUIREMENTS

FEDERAL HIGHWAY
RESOURCES
PA NFIP/Floodplain Management Webpages

Annual Report – MANDATORY
• Mandatory for everyone in PA
• Online Submission
• Due end of February
• Permits and NFIP changes

Pennsylvania Floodplain Management and Flood Insurance

*NEW: All flood prone municipalities were required to file an annual report by February 29, 2020. However, you can still file the report at this time. The entire process can now be completed online. (Please use Google Chrome, or another web browser other than Internet Explorer, for best user experience.)

Since October 1, 2018, PEMA has been charged with the implementation of the Federal Emergency Management Agency’s (FEMA) National Flood Insurance Program (NFIP) and floodplain management technical assistance needs in Pennsylvania.
RESOURCES

Training

Others
- ASFPM.org
- PAFPM.org
- FEMA Emergency Management Institute
RESOURCES
Professional Organizations

National Organization
• Annual Conference
• Training/CEU resources
• Professional certification program (Certified Floodplain Manager)

Pennsylvania Organization
• Annual Conference
• Newsletters
• CFM Exam Offering (Proctor)
• Webinars
• State floodplain training calendar
• Mentorship program (coming soon)
Questions and/or comments?

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QUESTIONS

Visit our webpage @
PAFPM.ORG

We'll post this presentation as well as
information regarding our other upcoming
events, newsletters, and resources.

Thank-you for joining us today!