

FLOOD DEVELOPMENT PERMIT

Frequently Asked Questions

WHAT IS THE PURPOSE OF THE PERMIT?

Local governments participating in the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) are required to review proposed development projects to determine if they are in identified floodplains as shown on the FEMA maps. If a project is located in a mapped 100-year floodplain (A, AO, AE, etc. zones), the local government must require that a permit be obtained prior to development.

Proposed projects are reviewed and conditions imposed on any permits issued to reduce the potential for damage from floodwater. Permits are required for any development in the floodplain. State law requires that local entities have a local floodplain ordinance (Chelan County Code chapter 3.20 – Flood Hazard Development) that meets or exceeds NFIP requirements. The Department of Ecology oversees this program for Washington State.

WHAT IS A 100-YEAR FLOODPLAIN OR SPECIAL FLOOD HAZARD AREA?

FEMA determines flood hazard areas by conducting studies using statistical analyses of river flow, rainfall information, historical data of areas that flood, topographic surveys and hydrologic and hydraulic analyses.

Portions of a river or stream channel, alluvial fans, and adjacent lands that are subject to floods with one percent change of being exceeded in any given year (100-year flood) are identified as Special Flood Hazard Areas (SFHA) or 100-year floodplains. SFHAs are indicated on Flood Insurance Rate Maps (FIRMs), which are prepared by FEMA and used by private lenders to determine flood insurance requirements and premium rates.

HOW CAN I TELL IF MY PROPERTY IS IN A SPECIAL FLOOD HAZARD AREA?

If a property owner is applying for any development permit, you need to know if the property lies within a floodplain. The Community Development Department maintains copies of Flood Insurance Rate Maps (FIRMs) for unincorporated Chelan County. Because of the scale of the maps, it can be difficult to locate property accurately without the legal description and tax parcel number, which should be brought with you.

Property owners may also go online to look at maps at <https://msc.fema.gov/portal>

WHAT ACTIVITIES REQUIRE THIS PERMIT?

Any development (see definition below) within the 100-year floodplain.

Development is defined as any manmade change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, excavation or drilling operations or storage of equipment or materials located within the area of special flood hazard (Chelan County Code chapter 3.20.100)

Examples of such activities include, but are not limited to, new construction, reconstruction, rebuilding, placement of manufactured homes, placement of small outbuildings, fences, walls, clearing of trees and other vegetation, placement of driveway culverts or bridges, long term storage of equipment and materials or any man-made change to improved or unimproved real estate.

WHO ISSUES THIS PERMIT?

Chelan County Community Development Floodplain Administrator receives applications from developers, homeowners and builders, at which point a determination is made if the project is in or out of the floodplain as well as any additional requirements that may apply.

DO I NEED TO INCLUDE ANYTHING WITH MY APPLICATION?

All information required by a building permit or planning application. Applications can be picked up at Chelan County Community Development Department at 316 Washington Street, Suite 300, Wenatchee, WA or online at <http://www.co.chelan.wa.us/community-development>. If it is determined that proposed structure will occur within the 100-year floodplain, an elevation certificate will be required by a local land surveyor or architect. Ultimately, the Floodplain Administrator will determine what needs to be included with the application to meet the intent of Chelan County Flood Hazard Development ordinance.

CAN I SUBMIT FOR MY FLOODPLAIN DEVELOPMENT PERMIT AT THE SAME TIME AS MY BUILDING PERMIT?

Yes, a Floodplain Development Permit is an additional permit that is required along with the building permit for the work being done. If a Floodplain Development Permit is required for a project, it is a condition of approval of the building permit. The building permit will not be issued until the Floodplain Development Permit is approved.

HOW LONG WILL IT TAKE TO REVIEW MY APPLICATION?

Permit processing time varies by project complexity.

HOW LONG IS MY PERMIT VALID?

Development permits usually last for the duration of the project or a change in ownership of the property following the issuance of a permit or prior to issuance of a Certificate of Occupancy.

WHAT IS THE APPEAL PROCESS FOR THE PERMIT?

Property owners can challenge floodplain determinations through the local government appeal process. The property owner has the right to hire a land surveyor or engineer to delineate the parcel and determine whether or not it is within a 100-year floodplain. If the property is not within a 100-year floodplain the property owner can submit the findings and request a letter of map amendment from FEMA for a fee.

ADDITIONAL INFORMATION

Floodplain management programs are not consistent statewide, the process varies between local governments along with the fees associated with the permit. What is consistent statewide is if a property owner builds or proposes to build a structure a residence within the 100-year floodplain, and they intend to finance the construction through any federally insured lending institution, then they must complete an elevation certificate and submit it as part of the application. Flood insurance will be required by the lending institution. The premium rate will be based on the elevation of the structure in relation to the base flood elevation within the 100-year floodplain. Also, any other development (see definition above) must be reviewed and permitted by the local government.

WHO DO I CONTACT IF I HAVE QUESTIONS REGARDING THIS PERMIT OR THE INSPECTIONS THAT ARE REQUIRED?

You may contact Chelan County Community Development at 509-667-6225 or email cdplanning@co.chelan.wa.us.