

Floodplain Development PermitApplication Guidance Document

How to Use this Guidance Document

Each section of this guidance document corresponds with each section of the Floodplain Development Permit Application. This guidance document was prepared as an educational tool to help explain portions of the floodplain regulations as they pertain to development in the floodplains. It is not intended as a complete or detailed explanation of the legal requirements that may apply to a particular property. Town of Canandaigua Municipal Code Chapter 115 is the controlling legal document. Guidance updated 11/1/2024

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FLOODPLAIN DEVELOPMENT PERMIT APPLICATION OVERVIEW

If the structure or proposed work is in the 100-year floodplain a floodplain development permit is required. You can determine if your structure is in the 100-year floodplain using the Ontario County's GIS Mapping Program. Floodplain Development Permits for certain project types, solely within the 100-year floodplain, such as alterations, MEP's, renovations/remodels, new builds, and additions have now been combined into a single review process completed under a Building Permit Application. If any portion of the structure lies within the floodplain, then the entire structure is subject to the Boulder Revised Code floodplain regulations. A complete Floodplain Development Permit is still required to be submitted.

Floodplain Development Permits for fences have been combined into a single review process completed under the Fence Permit Application. Proper design is required for fences to not obstruct the flows of floodwaters. Fences and fence posts within the floodplain shall be constructed of flood-damage resistant materials and be sufficiently anchored to withstand floodwater forces.

Standalone floodplain development permit applications are required for projects that exceed the typical scope of review for activities described above. Standalone permits will require a separate application submittal for staff review, reach out to staff if you have any questions about floodplain requirements related to your project. Some examples of standalone permits include flood map revisions, projects requiring an emergency management plan or classified as a critical facility, site grading, site work, storage of materials, projects that require dry-floodproofing certification, bridge replacement, wetland projects outside of the defined maintenance activities, or any type of development occurring within the High Hazard or Conveyance Zones.

DOES MY PROJECT REQUIRE AN ENGINEER?

Most projects do not require an engineer. However, if your project is in the Conveyance or High Hazard Zones, hydraulic analysis required, or an emergency management plan is required, your project may need an experienced and licensed engineer. If your project requires an elevation certificate or a determination of flood elevations, your project may need a licensed engineer or surveyor.

REVIEW TIMELINES

Standard building and fence permits require three weeks for floodplain development reviews. Review times can take longer for standalone floodplain development permit applications.

WHAT PROJECTS CAN (OR CANNOT) BE DONE IN EACH FLOOD ZONE?

Please see the <u>Summary of Development Regulations</u> section of this document. It is helpful to understand what flood zone your structure is currently within and what project type your scope of work falls under.

HOW TO SUBMIT AN APPLICATION

Applications are submitted via the Cloud Permit Application online portal. Additional information on the permit submittal process can be found on the town's *Permit Application Guide*. Application must include:

A complete <u>Floodplain Development Permit Application</u> in PDFFormat.
Owner's Signature
Any other required application materials in PDF format.

OWNER'S SIGNATURE

The written consent of the owner(s) of all property subject to the development request *must* be provided. The owner(s) of the property must sign the application form, or it will not be accepted. Attach additional signature sheets as necessary. A signature from the owner's representative is *not* permissible.

PROJECT TYPE, PERMIT REVIEW, AND COST TABLE

Standalone permits require a separate floodplain development permit application submittal through the application portal. Provide a completed <u>Floodplain Development Permit application</u> with all types of permits.

Project Details

PROJECT TYPE

Identifying the correct project type is critical to determine which flood regulations apply.

New Structure	new primary or accessory structure such as a new home or detached garage
Addition	addition of floor area including exterior floor area such as a mud room, porch or deck
Alteration	change in the structural, mechanical or electrical layout of the structure such as the construction of a new dwelling unit within an existing structure or adding a bathroom
MEP* Improvement	construction of new electrical, mechanical or plumbing components such as new solar panels, electrical outlets or hot water heaters
Remodel/Renovation	work performed within or to an existing structure that does not fundamentally alter its use such as a kitchen remodel or new floor layout
Fence	any fence, barrier, retaining wall or upright structure such as a security or privacy fence
Other	other projects not listed such as a change in watercourse, grading, or site work

^{*}MEP stands for Mechanical/Electrical/Plumbing

BUILDING TYPE

Building type helps staff identify permit history and record keeping associated with that structure

Principal	main or primary structure on the lot
Accessory	detached building or structure located upon the same lot as the principal building or structure to which it is related

EXISTING AND PROPOSED USE

If the structure is changing use, the structure must be brought into compliance with all floodplain regulations for the new use.

Residential	any structure that is the temporary or permanent domicile of persons for periods of six months or more
Non-Residential	any structure that is used exclusively for office, commercial, industrial, or governmental occupation, or the temporary lodging of persons for periods of less than six months.
Mixed-Use	any structure with both residential uses and nonresidential uses where no less than 25% of the finished floor area contains nonresidential uses
Vacant Land	areas void of any structures

Flood Zones

If any portion of the structure (including roof overhang, gutters, footings, decks, balconies, etc.) encroach into the 100-year floodplain or conveyance zone then the entire structure is in the 100-year floodplain or conveyance zone, respectively.

The County's GIS can be used to obtain creek names and flood zones.

- 1. Click on "Find a Parcel by Location".
- 2. Click on the layers icon in the lower left corner.

 Layers

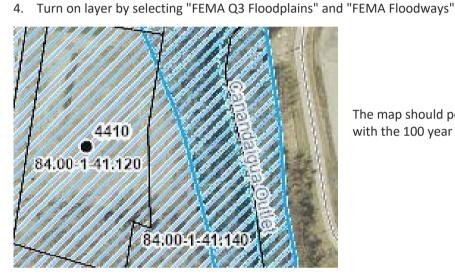
3. Select "Environmental Info" by checking the box on the left.



- - S" FEMA Floodways

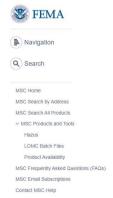
Environmental Info

FEMA Q3 Floodplains



The map should populate layers corresponding with the 100 year floodplain and the flood ways.

- ☐ Include a PDF of the property with flood zones (select 'print' at the top right of the screen) A FIRMETE from *FEMAS Map Service Center* is also required.
- On the floodplain development permit, record the tributary name and check the correct flood zone(s).







Elevation Verification Documentation

Elevation information must be filled in and supporting documentation attached. This permit will not be accepted with incomplete elevations or source documentation.

Finished Floor Elevation (FFE)	the uppermost surface of the lowest floor once construction has been completed but before any finishes have been applied
Base Flood Elevation (BFE)	the computed elevation that floodwater is anticipated to rise to during the 100-year flood event
Flood Protection Elevation (FPE)	is two feet above the BFE (AE Zone), two feet above the defined flood depth (AO Zones), or two feet above the highest adjacent grade (A Zone).
Highest Adjacent Grade (HAG)	is the highest elevation of the existing grade surrounding the structure.

ELEVATION SOURCE: ELEVATION CERTIFICATES

Elevation Certificates are a FEMA administrative tool that provide the Base Flood Elevation (BFE), the Finished Floor Elevation (FFE), and Highest Adjacent grade (HAG). May be the best source for elevation verification documentation:

- Required for new structures and may be required for substantial improvements or modifications
- May be prepared and certified by a Licensed Land Surveyor or Licensed Professional Engineer, typically cost approximately \$2,000 and take 1-2 weeks to complete for the best possible insurance rating
- May be incorrect based on date of original certificate and changes to the floodplain map

National Flood Insurance Program



and Instructions

2022 EDITION



Submittal Requirements:

Include a PDF of the recorded elevation certificate
On the floodplain development permit application, record the BFE, FFE, and HAG as determined
by the Elevation Certificate.

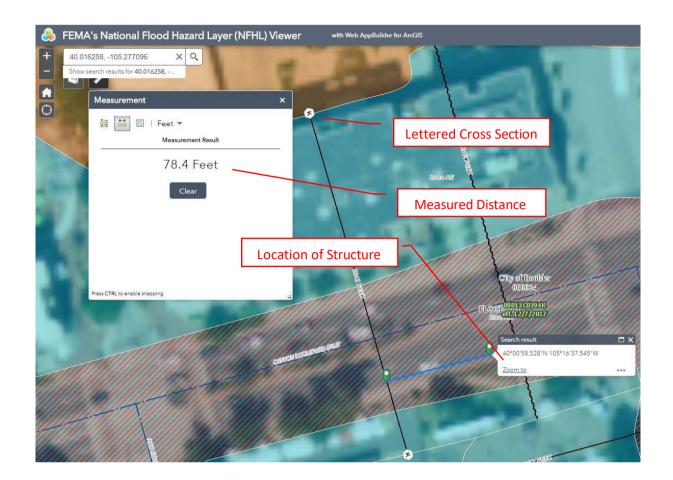
ELEVATION SOURCE: FLOOD INSURANCE STUDY (FIS)

A FIS is a compilation of detailed flood elevation data for specific drainageways within a community that provides Base Flood Elevations (BFE). Elevations from the FIS can be determined for new structures or for structures with outdated Elevation Certificates:

- Required for fences in the Conveyance Zone.
- Required for Mechanical/Electrical/Plumbing Improvement or Remodel/Renovation if:
 - no elevation certificate is provided, FFE is known and improvements are interior to structure
- Can be completed by a project engineer, architect, project manager or homeowner.
- Take approximately 1-2 hours to complete.

STEP 1: LOCATE AND MEASURE STRUCTURE ON THE FEMA MAPPING TOOL

- 1. Open <u>FEMA's online mapping tool</u> and enter the project address in the search bar at the top left of the page.
- 2. Use the measuring tool to measure the distance from the upstream edge of the project structure to the nearest cross section. Round the measurement to the nearest ½ foot.
 - a. The Base Flood Elevation (BFE) shall be calculated at *the most upstream point* where the structure intersects the 100-year floodplain. This means that the most upstream point of the structure shall be used to calculate the BFE and that BFE shall apply to the *entire structure*.
- 3. Cross sections are typically lettered. Note the letter of the cross section that you measured to for use in the FIS report.
- 4. In the example below, the distance measured to cross section K is 78.4-feet.
- 5. Create a screen shot of the showing the lettered cross section used, the location of the structure and the measured distance between the two. Please include a copy of this PDF with your application.



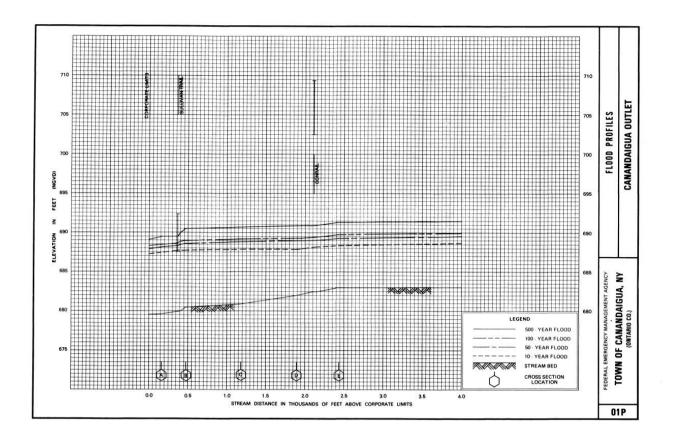
STEP 2: USE THE STREAM PROFILE TO DETERMINE THE BFE

As the name indicates, a stream profile provides a graph showing the flood elevations in profile view along a riverine flooding source. The profiles contain information for at least the base flood (1-percent-annual-chance or 100-year flood). Many reports also show stream profiles for the 10-percent (10-year), 2-percent (50-year), and 0.2-percent (500-year) flood elevations. It is critical that to use the 100-year flood elevations when determining the BFE. Note that the FIS profile cannot be used to determine the HAG around a structure.

- 1. Open <u>FEMA's Flood Map Service Center</u> and find a copy of the Stream Profile from the Flood Insurance Study (FIS):
 - a. Enter the address of the structure and click 'Search'
 - b. When taken to the next page confirm that you are in the rightlocation
 - c. Click 'Show ALL Products'
 - d. Click the folder labeled, 'Effective Products'
 - e. Click on 'FIS Reports'
 - f. There are seven volumes of the FIS. Click Download for any of the products and the Table of Contents will direct you to the location of your Stream Profile (found on FEMA's online mapping tool) in the correct volume of the FIS reports.

2. Determine the 100-year Base Flood Elevation

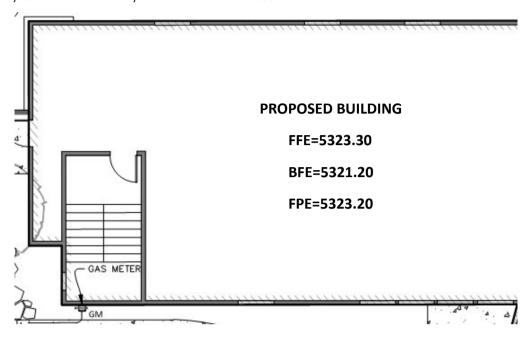
- a. The elevations listed at each cross section are only applicable if a subject of determination is located directly on a mapped cross section. If a property is upstream or downstream of a cross section, the stream profile must be used to obtain the specific BFE applicable to the property
- b. Each profile has a horizontal and vertical scale. It is critical to determine these scales as the vertical and horizontal scales differ, and without correctly determining them it will not be possible to correctly determine the BFE.
- c. In the example below the elevation increases by 5 feet per 10 squares. Therefore, the vertical scale is ½ foot to 1 square (5 feet / 10 squares = 0.5 feet/square). So, in order to increase the elevation by a foot you would need to go up two squares. Continuing with our example below, the horizontal distance changes by 200 feet over 10 squares. Thus, the horizontal distances changes by 20 feet to 1 square. In order to move up stream by 100 feet you would need to move over 5 squares to the right.
- d. Bear in mind that the Stream Profiles are orientated with upstream on the right side of the profile and downstream on the left.



- ☐ Include a PDF of the screen shot from Step 1 showing the lettered cross section used, the location of the structure and the measured distance between the two.
- ☐ Include a PDF of the FIS stream profile from Step 2 showing the lettered cross section used, the location of the structure and the measured distance between the two.
- ☐ On the floodplain development permit application, record the BFE determined from the FIS and the FFE provided in your construction drawings.

CONSTRUCTION DRAWINGS DEMONSTRATING ELEVATIONS

The Finished Floor Elevation (FFE), Base Flood Elevation (BFE) and Flood Protection Elevation (FPE) should be clearly called out on site layout and elevation sheets:



NEW MECHANICAL, ELECTRICAL, HVAC, AND OTHER SERVICE EQUIPMENT INSTALLED ABOVE FPE

Provide mounting heights on the plans that show the proposed mechanical, electrical, HVAC, AC or service equipment will be installed above the Flood Protection Elevation (examples shown in grey italics).

	Mounting Height	Plan Drawing or Sheet Number (n/a if not applicable)
Water Heater	0.5 ft Above Finished Floor	A3
HVAC	0.75 ft A.F.F.	A5
AC Unit	1.25 ft A.F.F.	A4
Electrical Panels/Junction Boxes	2.0 ft A.F.F.	A4
Gas Meter	1.0 ft A.F.F.	A3
Other		

Complete and include the table above directly on the construction d	drawings.	or
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[☐] Complete and include a PDF copy of the table above with your application.

NEW SANITARY SEWER CONNECTIONS INSTALLED ABOVE FPE

Provide mounting heights on the plans that show proposed plumbing will be either be elevated above the Flood Protection Elevation or backflow prevention will be installed on the sanitary sewer connection line (examples shown in grey italics).

	Mounting Height	Plan Drawing or Sheet Number (n/a if not applicable)
Shower	On second floor	A3
Sink	Lip of sink at 5423.2 (2 feet above BFE)	A5
Floor Drain	n/a (backflow prevention to be installed)	n/a
Toilet	Toilet lid at 5426.3 (2 feet above BFE)	A4
Backflow Prevention	To be installed	A3
Other		

Submittal Re	equirements:
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Complete and include the table above directly on the construction drawings, or	
Complete and include a PDF copy of the table above with your application.	

FLOOD DAMAGE RESISTANT CONSTRUCTION MATERIALS INSTALLED TO TWO-FEET ABOVE BFE

Provide confirmation that construction materials shall be flood damage resistant to 2-feet above the Base Flood Elevation (examples shown in grey italics).

	Description of Material	Plan Drawing or Sheet Number (n/a if not applicable)
Insulation	Sprayed polyurethane foam	A4
Drywall	Fiber reinforced gypsum exterior sheathing	A4
Paint	Latex	A4
Flooring Finishes	Vinyl Tile, Tile, Laminate, Concrete	A6
Subfloor	Existing Plywood, Marine Grade Plywood	A6
*All Other Finishes	Flood Damage Resistant Per FEMA Technical bulletin 2-08	

^{*}Note: all other finishes that do not adhere to FEMA Technical Bulletin 2-08 are installed at the owner's own risk. All other finishes are not required to be flood damage resistant by the city, however, in the event of a flood their replacement may not be covered by flood insurance.

Complete and include the table above directly on the construction drawings, or
Complete and include a PDF copy of the table above with your application.

Substantial Improvements

If the project cost exceeds 50% of the assessed structure value, the structure must be brought into compliance with current flood regulations. This means non-residential structures must be floodproofed and residential structures must be elevated two feet above the Base Flood Elevation.

Total Cost of Project	includes all materials, labor and time of professionals and contractors, and the cost of any and all permits
Assessed Value of Structure	actual value of the structure, not including land

To find the assessed value of the structure:

- 1. Open Ontario County GIS
- 2. Enter the project address in the search bar .
- 3. Within the details for the parcel should be assessed values. subtract the land assessment fom the full market value to find the structures market value.



- ☐ Include a PDF of the Total Account Value table from Ontario County GIS.
- On the floodplain development permit application, record total cost of the project and assessed value of the structure.

Pre-FIRM

The first FEMA Flood Insurance Rate Map (FIRM) to feature any Special Flood Hazard Areas within the Town of Canandaigua became effective in 1977. If the structure was constructed prior to this date, it may qualify as a pre-FIRM structure.

Substantial Improvement Threshold	Regulations apply
Substantial Modification Threshold	Regulations apply
Lateral Additions	Regulations may apply
Vertical Additions	Regulations may apply

To find the year of construction of the structure:

- 1. Open Ontario County GIS.
- 2. Enter the project address in the search bar.
- 3. Under Structural Information you will see the year built.

STRUCTURAL INFO:

(Primary Structure only - additional building info in the <u>Parcel</u> <u>Detail Report</u>)

- Square Feet: 46480
- Year Built: 2012
- · Basement: Unfinished
- Exterior:

If the year of construction is missing from the website please refer to the original deed for the property.

- ☐ A floodplain development permit is still required for pre-FIRM structures.
- If a structure is pre-FIRM please note the year the structure was built and call it out as a pre-FIRM structure in the floodplain development permit application's project description box.

New Residential Structures in the 100-Year Floodplain

For new residential structures in the 100-year floodplain, please adhere to these additional design criteria:

CRAWL	SPACES
	Bottom of the crawlspace must be two feet from Lowest Adjacent Grade (LAG)
	Bottom of the crawlspace to the bottom of the next highest floor must be less than five feet
	Insulation must be spray foam or closed cell
Submit	tal Requirements:
	Call out Finished Floor Elevation, Lowest Adjacent Grade, Elevation at Bottom of Crawl Space and any other pertinent elevations on all elevation sheets.
	Call out the type of insulation used on plan sheet.
FLOOD	VENTS
	Must be installed below Base Flood Elevation
	Must not be higher than one foot above adjacent grade
	Must provide adequate coverage for crawlspace
	Vents not meeting criteria must be certified by a Licensed Architect or Professional Engineer
Submit	tal Requirements:
	Show flood vent calculations on plan sheet
	Show flood vent installation (including adjacent grade and base flood elevation) on architectural and structural sheets
	Provide flood vent ICC-ES Certification or Licensed Architect/Professional Engineer certification
BAS	EMENTS
	\square New basements are not permitted in the 100-year floodplain (or in area of LOMR-F)
Proj	ects in the Conveyance and High Hazard Zones
•	rojects in the conveyance and high hazard zones additional information is required for permit cations.
	Provide written response to the 15 criteria listed on the last page of the Floodplain Development Permit Application. If the response to the question is not applicable, please respond "n/a".
	Engineering Analysis may be required to determine if there are increases or decreases in the 100-
su Re	ar water surface elevations. If the project's hydraulic analysis reveals <i>any</i> increase in water rface elevations or a decrease in water surface elevations a Conditional Letter of Map evision will be required for the project. Increases in water surface elevations on insurable ructures are not permitted under any circumstances.

Understanding Flood Zones

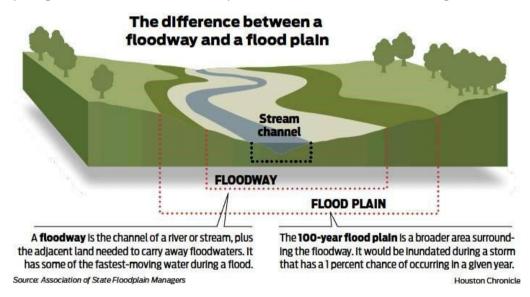
WHAT IS THE 100-YEAR FLOODPLAIN?

The 100-year flood event has a 1 in 100 (or 1%) chance of occurring in any given year. Don't let that fool you, though, over a 30 year mortgage there is a 26% chance that a property in the 100-year floodplain will be flooded. For comparison:

Event	Odds
Structure in 100-year floodplain being flooded over a 30-year mortgage	1 in 4
Chance of Cubs winning the world series in 2016	1 in 6
Structure in 100-year floodplain being flooded in any given year	1 in 100
Annual chance of being killed in a car accident in Colorado	1 in 11,000
Annual chance of being struck by lightening	1 in 700,000
Winning the Powerball Lottery jackpot	1 in 292,000,000

WHAT IS THE CONVEYANCE ZONE (OR FEMA FLOODWAY)?

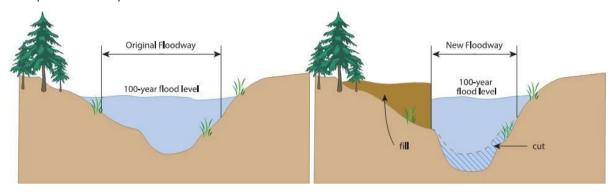
The Conveyance Zone (also known as the Floodway) is the area of the 100-year floodplain that is reserved for the passage of flood waters and acts as a preservation zone for flood flows along the creek corridor.



What is the Conveyance Zone (continued):

Floodways can be modified, but the applicant must be able to show that the project causes no-rise in the 100-year flood level. This typically requires an engineer to perform a hydraulic analysis.

Example of Floodway Modification



WHAT IS THE HIGH HAZARD ZONE?

The High Hazard Zone represents areas in the 100-year floodplain where a high risk to human safety exists. Within the High Hazard Zone floodwater depth equals or exceeds four feet, or where floodwater velocities and depths are such that there is potential for floodwaters to sweep people off their feet.

The pictures below demonstrate that shallow flooding, when moving at high velocities, can sweep people off their feet and wash cars downstream. See the full story at: https://apps.npr.org/ellicott-city/







Summary of Development Regulations for each Flood Zone

Each flood zone is subject to development regulations and dependent on the $\underline{project\ type}$ or type of development.

DEVELOPMENT REGULATIONS FOR THE 100-YEAR FLOODPLAIN

Residential	Non-Residential	Mixed-Use
New residential development is allowed. Lowest floor must be elevated 2-feet above BFE.	New non-residential development is allowed. Lowest floor must be elevated 2-feet above BFE or floodproofed to 2-feet above BFE.	New mixed-use development is allowed. Lowest floor of residential areas must be elevated 2-feet above BFE or floodproofed to 2-feet above BFE.
Additions or expansions are allowed. The lowest floor of the addition must be elevated 2-feet above BFE. New floor area must not exceed 50% of existing structure floor area.	Additions or expansions are allowed. The lowest floor of the addition must be elevated 2-feet above BFE or floodproofed to 2-feet above BFE. New floor area must not exceed 50% of existing structure floor area.	Additions or expansions are allowed. Lowest floor of residential areas must be elevated 2-feet above BFE or floodproofed to 2-feet above BFE. New floor area must not exceed 50% of existing structure floor area.
Remodels are allowed subject to substantial improvement requirements.	 Remodels are allowed subject to substantial improvement requirements. 	Remodels are allowed subject to substantial improvement requirements.
New basements (including underground parking) are not allowed	New basements (including underground parking) are allowed. Lowest floor must be elevated 2-feet above BFE or be floodproofed to 2-feet above BFE.	New basements (including underground parking) are allowed. Lowest floor must be elevated 2-feet above BFE or be floodproofed to 2-feet above BFE.
Crawlspaces and at grade garages are allowed with flood venting.	Crawlspaces and at grade garages are allowed with flood venting.	Crawlspaces and at grade garages are allowed with flood venting.
Fill is allowed.	Fill is allowed.	Fill is allowed.
New parking is allowed if flood depths are less than 18-inches.	New parking is allowed ifflood depths are less than 18-inches.	New parkingis allowed if flood depths are less than 18-inches.
New fences are allowed provided the applicant demonstrate proper anchoring such that the fence will not wash away in a flood event.	New fences are allowed provided the applicant demonstrate proper anchoring such that the fence will not wash away in a flood event.	New fences are allowed provided the applicant demonstrate proper anchoring such that the fence will not wash away in a flood event.

DEVELOPMENT REGULATIONS FOR THE CONVEYANCE ZONE (FEMA FLOODWAY)

The Conveyance Zone is subject to all development regulations of the 100-year floodplain. In addition, the following restrictions apply:

Residential	Non-Residential	Mixed-Use
New residential development is	New non-residential development	New mixed-use development is
allowed if the applicant can	is allowed unless if the applicant	allowed if the applicant can
demonstrate a 'no-rise'.	can demonstrate a 'no-rise'.	demonstrate a 'no-rise'.
Additions or expansions are	Additions or expansions are	Additions or expansions are
allowed if the applicant can	allowed if the applicant can	allowed if the applicant can
demonstrate a 'no-rise'.	demonstrate a 'no-rise'.	demonstrate a 'no-rise'.
Fill is allowed if the applicant can	Fill is allowed if the applicant can	Fill is allowed if the applicant can
demonstrate a 'no-rise'.	demonstrate a 'no-rise'.	demonstrate a 'no-rise'.
New fences are allowed provided	New fences are allowed provided	New fences are allowed provided
the applicant demonstrate proper	the applicant demonstrate proper	the applicant demonstrate proper
anchoring such that the fence will	anchoring such that the fence will	anchoring such that the fence will
not wash away in a flood event.	not wash away in a flood event.	not wash away in a flood event.
The lowest part of the fence must	The lowest part of the fence must	The lowest part of the fence must
allow floodwaters to pass either	allow floodwaters to pass either	allow floodwaters to pass either
by a hinge mechanism or	by a hinge mechanism or	by a hinge mechanism or
elevation above the BFE.	elevation above the BFE.	elevation above the BFE.

Please contact the Floodplain Administrator for assistance.