



## FLOODPLAIN FAQ – FREQUENTLY ASKED QUESTIONS

### **Q: What is a Special Flood Hazard Area?**

**A:** A Special Flood Hazard Area (SFHA) is a high flood risk area which has been identified by the Federal Emergency Management Association (FEMA) in support of the National Flood Insurance Program (NFIP). The area is defined as any land that would be inundated by a flood having a 1-percent chance of occurring in any given year. This flood is also often referred to as the “100-year flood” and the “base flood”. This land is also identified as “Zone A” on the Countywide Flood Insurance Rate Map (FIRM).

The term “100-year flood” is often misconstrued. The term does not mean “once every hundred years”. In fact, the probability of occurrence of a 1-percent annual chance flood, during the life of a 30-year mortgage, to a structure located within a SFHA is 26-percent. This is five times greater than the probability of damage caused by severe fire.

### **Q: What is the 100-year floodplain?**

**A:** The 100-year floodplain is the land that will be inundated by the 1-percent annual chance flood. Determination of the 100-year floodplain is based on engineering analyses. The level of detail of these analyses varies depending upon various factors such as type of flood risk zone, land use of the area, and historical flooding in the area.

Floodplain boundaries vary along a watercourse depending on such factors as topography, soils and vegetation, land use, the size of the watershed and the condition of the channel. These boundaries may also change over time as the watershed is developed or the channel is altered. In addition, the floodplain may be redefined whenever new or revised statistical and detailed study data becomes available.

### **Q: How do I determine if my property is located in a floodplain?**

**A:** You can view the 100-year floodplain on the Washington County GIS Website or in the Floodplain Maps section of this website. If the property is located in an unincorporated area of Washington County, you can call the Floodplain Administrator at (319) 653-7782 to help determine if your property is located in the floodplain. Prior to calling, be sure you have either the name of the property owner, the street address, or the County Tax Parcel ID number to help expedite your inquiry.

### **Q: What do I need to know if my home or other buildings are in the floodplain?**

**A:** Besides being aware that buildings in the floodplain may be damaged when flooding occurs, you should know that Washington County has adopted a Floodplain Management Ordinance for the purpose of minimizing flood losses and to ensure that property owners in the floodplain can obtain flood insurance through the National Flood Insurance Program (NFIP). The ordinance requires that all floodplain development, construction methods and practices be consistent with the need to minimize flood damage, and that construction materials and utility equipment used are resistant to flood damage.

### **Q: Where can I buy flood insurance?**

**A:** Because Washington County participates in the National Flood Insurance Program (NFIP) you usually can buy flood insurance by contacting your regular homeowner's insurance

agent. FEMA and Washington County recommend that all property owners with structures in the floodplain buy flood insurance. If you buy, build, purchase or refinance a home, your mortgage lender or banker may also require flood insurance.

**Q: Do I need a permit when developing my property in the floodplain?**

**A:** Yes, with few exceptions you will need to obtain a Floodplain Development Permit prior to starting any building, remodel or development project in the floodplain. Development is defined as any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures. This includes mining, dredging, filling, grading, paving, excavation or drilling operations. It also includes setting a factory-built or mobile home. Structures are defined as anything constructed, erected on, or attached to the ground, including, but not limited to, buildings, factories, sheds, cabins, factory-built homes, and storage tanks.

**Q: Are farmers exempt from the floodplain management regulations?**

**A:** No, all development in the floodplain, including farmhouses, farm buildings, bins, sheds, tanks and other outbuildings requires a Floodplain Development Permit.

**Q: Where can I obtain the floodplain permit application?**

**A:** This website is the best location to find the application for the Washington County **Floodplain Development Permit**. The form is in PDF format and can be filled in on your computer and then saved and printed out.

**Q: Is there a fee for the Floodplain Development Permit?**

**A:** Yes, the fee is \$50 made payable to the Washington County Treasurer.

**Q: If I have additional questions about the permit, who can help me?**

**A:** Washington County has appointed a Floodplain Administrator who can assist you with your application to ensure that it is completed correctly. Call (319) 653-7782.

**Q: How long will it take to issue my Floodplain Development Permit?**

**A:** Once the Floodplain Administrator has received your completed application it will normally be reviewed and you will receive your permit within one week. If for some reason your project is not in compliance with the regulations, you will be contacted by the Administrator with suggestions for how to modify the application to meet the standards.

**Q: Will I need to work with other agencies to obtain a floodplain development permit?**

**A:** Washington County is required to ensure that other federal and state permits have been obtained prior to issuance of the county permit. There are two main agencies with floodplain-related permit programs, The Iowa DNR and the U.S. Army Corps of Engineers. Construction projects in the floodplain in rural Washington County that are located in watersheds with greater than 10-square miles of upstream drainage first require a "Joint Application Form" from the Iowa DNR prior to making application to Washington County. This form and additional information about development requirements can be obtained on the DNR website or by clicking on the link on this page labeled "Iowa DNR Joint Application".

**Q: What if my home or other building in the floodplain becomes damaged?**

**A:** Regardless of the means by which your structure in the floodplain is damaged or

destroyed, it cannot be reconstructed if the cost is more than fifty (50) percent of the market value of the structure before the damage occurred, unless it is reconstructed in conformity with the Floodplain Management Ordinance. Consult with the Floodplain Administrator anytime your buildings become damaged or destroyed prior to making plans for repair or replacement.

**Q: What affect will major improvements have on my home or other building in the floodplain?**

**A:** In order to reduce long-term flood damage, the NFIP requires that buildings that are substantially improved become compliant. This means if the cost of the improvements is more than fifty (50) percent of the market value of the building, you will have to make the entire structure compliant with the rules for floodplain construction. Usually, this means lifting it off the foundation and elevating it above the base flood elevation. Consult with the Floodplain Administrator anytime you are considering making improvements or remodeling your structures located in the floodplain.

**Q: What is fill and how does it affect the floodplain?**

**A:** Fill refers to soil that is brought in to raise the level of the ground. Depending upon where the soil is placed, fill may change the flow of water or increase flood elevations. Fill may be used to elevate a building to meet the NFIP requirements. Sometimes fill is combined with other methods of elevation such as pilings or foundation walls. Placement of fill in the floodplain requires a **Floodplain Development Permit**.

**Q: The Flood Insurance Rate Map (FIRM) shows that my lot is in the floodplain, but my house sits on higher ground. I believe I shouldn't be shown in the floodplain. What are FEMA's requirements for being removed from the 100-year flood hazard area?**

**A:** To be removed from the floodplain as shown on the FIRM, a structure must be on land that is not subject to flooding by a 100-year flood. Remember, more severe floods can and do happen, so even if your home is found to be on high ground, it may still be damaged by an extreme flood event.

If your lot or building site is on natural ground that is higher than the Base Flood Elevation (BFE), then you may request a Letter of Map Amendment (LOMA) from FEMA. To support your request, you will need to have a licensed land surveyor or engineer determine the elevation of the ground next to your building and complete an Elevation Certificate. If the ground is higher than the BFE, then FEMA may issue a LOMA. With a LOMA, your lender may choose to not require flood insurance.

**Q: How long does it take to get a map revision?**

**A:** FEMA typically responds in around 45 to 60 days, and must respond to a revision request within 90 days of receipt of the application/certification forms and the supporting information. The response may be a determination, a request for additional information, or a statement that additional time will be required to complete the processing of the request.

**Q: Who can prepare an Elevation Certificate?**

**A:** Elevation Certificates must be prepared and certified by a Registered Land Surveyor, or Professional Engineer.