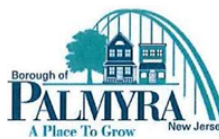




Permit Fee
\$50



Community No. 340110

Floodplain Development Permit Application & Instructions

If you plan to do any of the following projects or development in a Floodplain, you **MUST** complete this application.

- ✓ Construction of new buildings
- ✓ Additions to buildings
- ✓ Substantial improvements of buildings
- ✓ Some renovations of building interiors
- ✓ Repair of substantially damaged buildings
- ✓ Placement of manufactured (mobile) homes
- ✓ Subdivision of land
- ✓ Construction or placement of temporary buildings and accessory structures
- ✓ Construction of agricultural buildings
- ✓ Construction of roads, bridges, and culverts
- ✓ Placement of fill, grading, excavation, mining, and dredging

This application packet is for a Floodplain Development Permit. Section I is to be completed by the applicant. Local participation in the National Flood Insurance Program (NFIP) provides flood insurance to individuals at much lower premiums than could otherwise be purchased through private insurers. In order for citizens to be eligible for the national flood insurance rates, or for communities to receive certain kinds of federal monies, the community must agree to meet certain floodplain development standards. This application packet is a tool to ensure those standards are met. Please keep in mind that depending on the type of development, *you may be required to hire a surveyor or engineer to help complete required forms.*

NFIP policies can be purchased from most insurance agents at the national NFIP rate in participating communities. The rates are

determined by the flood risk zone in which you live, by the elevation of the lowest floor of your home, and other determining factors. The rate should be the same regardless of which agent or agency sells you the insurance policy.

If the property you propose to develop is located within a "Special Flood Hazard Area" (SFHA) on a flood map issued by the Federal Emergency Management Agency (FEMA), you **MUST** obtain a Floodplain Development Permit prior to beginning the project. This is a requirement of the local Flood Damage Prevention Ordinance of Palmyra, and there are penalties for failing to do so, including high insurance rates.

The Applicant should complete Section I and 2 of this packet and submit the information to the Palmyra Building Department for review by the Flood Plain Administrator (FPA). The FPA reviews the submission and determines, then notifies you whether or not additional information is needed. Once all required materials have been submitted, the FPA will make a SFHA and UCC permitting decision and either issue (and may include conditions of approval) or deny the requested permit(s).

The Applicant should understand that a Floodplain Development Permit is only a permit to complete the proposed development; for example, a permit to build a house, small accessory structures, construct a park, storage of materials/cars/misc. items, installing pools or ditches, or to grade a parcel of land. A community official, or the FPA, will perform inspections throughout the project, as well as when the project is completed to ensure that the development is compliant with the requirements of the local ordinance, **thus helping you get the best available flood insurance rate possible.**

INSTRUCTIONS FOR COMPLETION

SECTION I

Complete General Information and Owner Information

Applicant Information

If you are applying for this development permit, but are not the owner of the property, list your contact information here. If you are the property owner, leave this section blank.

Project Information

Check the box(es) beside the type of development that is being proposed.

SECTION II

Floodplain Information

The Applicant or Applicant's representative will determine the position of the proposed development relative to community floodplains and floodways, which will be

reviewed by the FPA for determination of whether or not a Floodplain Development Permit and/or any other forms are required prior to commencing the proposed project.

If any of the additional documentation is required, the FPA will notify the applicant, allow a reasonable length of time for submission of the documents, and then review all submissions to determine whether or not the permit will be issued.

SECTION III

Forms

Check the box(es) of forms provided or write in any additional form(s) provided.

See other side
for definitions of
Flood Zones

SECTION IV

Permit Determination

The FPA will indicate whether or not the proposed development is in conformance with the requirements of the Palmyra Flood Damage prevention ordinance, and whether or not the requested permit is issued. If the decision is to NOT issue the permit, the FPA will provide an explanation of the perceived deficiencies to the Applicant.

SECTION V

Certificate of Compliance

The FPA will indicate the "As-Built" lowest floor elevation for structural developments, list inspections which have been performed, and issue the Certificate of Compliance to the Applicant if appropriate.

All Buildings and Structures in Palmyra must be constructed, elevated, or rehabilitated in accordance with the Uniform Construction Code, which includes but is not limited to the International Residential Code, as modified by N.J.A.C. 5:23-2.21; The International Building Code, as modified by N.J.A.C. 5:23-2.14, ASCE 24; N.J.A.C. 7:13; and Palmyra Ordinance Chapter 126 Flood Damage Prevention.

Definitions of FEMA Flood Zone Designations

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

Moderate to Low Risk Areas

In communities that participate in the NFIP, flood insurance is available to all property owners and renters in these zones:

ZONE	DESCRIPTION
B and X (shaded)	Area of moderate flood hazard, usually the area between the limits of the 100- year and 500-year floods. B Zones are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.
C and X (unshaded)	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level. Zone C may have ponding and local drainage problems that don't warrant a detailed study or designation as base floodplain. Zone X is the area determined to be outside the 500-year flood and protected by levee from 100- year flood.

High Risk Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

ZONE	DESCRIPTION
A	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.
AE	The base floodplain where base flood elevations are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.
A1-30	These are known as numbered A Zones (e.g., A7 or A14). This is the base floodplain where the FIRM shows a BFE (old format).
AH	Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
AO	River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.
AR	Areas with a temporarily increased flood risk due to the building or restoration of a flood control system (such as a levee or a dam). Mandatory flood insurance purchase requirements will apply, but rates will not exceed the rates for unnumbered A zones if the structure is built or restored in compliance with Zone AR floodplain management regulations.
A99	Areas with a 1% annual chance of flooding that will be protected by a Federal flood control system where construction has reached specified legal requirements. No depths or base flood elevations are shown within these zones.

High Risk – Coastal Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones.

ZONE	DESCRIPTION
V	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. No base flood elevations are shown within these zones.
VE, V1 - 30	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.



Floodplain Development Permit
Application Fee: \$50

OFFICE USE ONLY
Date Received: _____/_____/_____
UCC Permit No.: _____

Community No. 340110

SECTION I: (To be completed by Applicant or Applicant's Representative)

GENERAL INFORMATION

1. No work of any kind may begin in a floodplain until a floodplain development permit is issued.
2. The permit may be revoked if any false statements are made in this application.
3. If revoked, all work must cease until a permit is re-issued.
4. The development may not be used or occupied until a Certificate of Compliance is issued.
5. The permit will expire if no work is commenced within 6 months of the date of issue.
6. The permit will not be issued until any other necessary local, state or federal permits have been obtained.

By signing and submitting this application, the Applicant gives consent to the local Floodplain Administrator or his/her representative to make reasonable inspections prior to the issuance of a Certificate of Compliance.

By signing and submitting this application, the Applicant certifies that all statements contained in SECTION I of the application, and in any additional attachments submitted by the Applicant, are true and accurate.

OWNER INFORMATION

Property Owner: _____ Mailing Address: _____

Telephone Number: _____

Email Address: _____

Signature of Property Owner: _____

Date: _____

APPLICANT INFORMATION (Owners Representative) (Leave blank if YOU ARE THE OWNER)

Applicant: _____

Notes:

Telephone Number: _____

Fax Number: _____

Signature of Applicant: _____

PROJECT INFORMATION

Project Address: _____

Subdivision: _____

Lot: _____

Block: _____

Project Plans and Specifications must accompany this application.

PROJECT INFORMATION (continued)

Type of Structure:

- Residential (1 to 4 families)
- Residential (More than 4 families)
- Non-Residential
 - Elevated
 - Floodproofed
- Combined Use (Residential and Non-Residential)
- Manufactured Home
- Located within a Manufactured Home Park
 - Located outside a Manufactured Home Park

Type of Structural Activity:

- New Structure
- Addition to Existing Structure*
- Alteration of Existing Structure*
- Relocation of Existing Structure **
- Demolition of Existing Structure
- Replacement of Existing Structure

* Substantial Improvement

Any reconstruction, rehabilitation, addition or other improvement of a structure during a ten-year period the cost of which equals or exceeds **fifty percent (50%)** of the market value of the structure before the start of construction of the improvement. **Substantial Improvement also means cumulative substantial improvement. This term includes structures which have incurred substantial damage, regardless of the actual repair work performed or repetitive loss.**

Substantial Improvement Evaluation:

Cost of Improvement (a): \$ _____

Market Value of the Building (b): \$ _____

Percent of Value Change (a/b): _____%

Disclaimer: Substantial Improvement Evaluation must be supported by project cost documentation and approved market evaluation. Attach supporting documentation.

** Relocation or Replacement

A relocated structure or a structure being replaced must be treated as new construction.

Other Development Activities

- Excavation (not related to a structural development)
- Clearing
- Placement of Fill Material
- Grading
- Mining
- Drilling
- Dredging
- Watercourse alteration
- Drainage improvement (including culvert work)
- Individual water or sewer system (not included to a structural development listed above)
- Roadway or bridge construction
- Specify other development not listed above: _____

SECTION II: (To be completed by Applicant or Applicant's Representative)

FLOOD INFORMATION

1. The proposed development is located on FIRM map panel: _____ (number and suffix)
2. Effective date on the FIRM: _____
3. The proposed development is located in Zone: _____ of the SFHA.
4. Is the proposed development located within the regulatory floodway: No Yes (**Attach No-Rise Certificate and supporting documentation**)

Structural Development

For Buildings and Structures, the provisions of the Palmyra Flood Prevention Ordinance specify that the lowest floor, including utilities, be elevated to or above the Design Flood Elevation.

- ⇒ Buildings and Structures in Flood Hazard Areas designated as A or AE Zones shall have the lowest floors elevated to or above the Base Flood Elevation plus One (1) foot
- ⇒ Buildings and Structures in Coastal High Hazard Areas and Coastal A Zones shall be designed and constructed in accordance with IRC-NJ Ed. R322.3.1 or IBC-NJ Ed. 1612, and ASCE 24
- ⇒ Buildings and Structures in areas of shallow flooding (AO Zones) shall have the lowest floor, including the *basement*, elevated to a height above the highest adjacent *grade* of not less than the depth number specified in feet on the FIRM plus 1 foot or not less than 3 feet if a depth number is not specified

SEE PALMYRA ORDINANCE CHAPTER 126 FOR SPECIFIC DESIGN STANDARDS

Palmyra Ordinance 126-7: BASIS FOR ESTABLISHING AREAS OF SPECIAL FLOOD HAZARD.

A. The areas of special flood hazard for the Borough of Palmyra, Community No. 340110, are identified and defined on the following documents prepared by the Federal Emergency Management Agency:

- (1) A scientific and engineering report "Flood Insurance Study, Burlington County, New Jersey (All Jurisdictions)" dated December 21, 2017.
- (2) "Flood Insurance Rate Map for Burlington County, New Jersey (All Jurisdictions)" as shown on Index and panel(s) 34005C0093F, 34005C0094F, 34005C0206F and 34005C0207F, whose effective date is December 21, 2017.

The above documents are hereby adopted and declared to be a part of this chapter. The Flood Insurance Study and maps are on file at 20 West Broad Street, Palmyra, New Jersey 08065

NOTE: IF A PRELIMINARY FIRM IS AVAILABLE, THE MORE RESTRICTIVE ELEVATIONS AND FLOOD PLAIN REQUIREMENTS WILL BE ENFORCED.

The Flood Protection Elevation for the proposed development is: _____

Base Flood Elevation: _____

Source of Base Flood Elevation: FIRM FIS or other: _____

The following documents are provided:

An Elevation Certificate *

Site Plan (Showing location of SFHA and development)

Floodproofing Certificate * – required if floodproofing a non-residential structure

A No-Rise Certificate * – if any of the proposed development is in a "regulatory floodway"

An elevation study showing BFEs on developments/ subdivisions exceeding 50 lots or 5 acres in Zone A

* Certificates require completion by a Professional Land Surveyor.

PROPERTY OWNER SIGNATURE

I certify that to the best of my knowledge the information contained in the application is true and accurate.

Signature of Property Owner:

Date:

SECTION III: (To be completed by Floodplain Administrator)

Permit Determination

I have determined that the proposed development:

 IS IS NOT (non-conformance described in separate document)

in conformance with the local Flood Damage Prevention Ordinance.

The Floodplain Development Permit:

 IS IS NOT (denials are described in separate document)

issued subject to any conditions attached to and made part of this permit.

Signature of Floodplain Administrator:

Date:

SECTION IV: (To be completed by Floodplain Administrator)

Certificate of Compliance

Certificate of Compliance is issued and the development is found to be in compliance with all applicable ordinances.

Signature of Floodplain Administrator:

Date:

This Certificate of Compliance indicates that structures may now be occupied and non-structural developments may be utilized.