



PUBLIC WORKS DEPARTMENT
STORMWATER DIVISION
FLOODPLAIN PERMIT APPLICATION FORM
UNINCORPORATED ORANGE COUNTY

Date: Building Permit Number: Permit Fee: \$42.00

Property Description

Address: City:
Subdivision: Phase:
Block: Lot: Parcel ID #:

Owner's Information

Name: Phone #:
Mailing Address: City:
County: State: Zip Code:
Email:

Contractor's/Sub-Contractor Information

Name: Phone #:
Mailing Address: City:
County: State: Zip Code:
Email:

Description of Work: Type of Construction / The reason for the development

Residential Structure Mobile Home / Pre-Fabricated Construction Non-Residential Structure
New Construction Substantially Improvement Addition Other
Lowest floor elevation proposed Detached/Accessory Structure

Planned Subdivision Development

- 1. Will the subdivision or development contain greater than 50 lots or 5 acres? Yes No
2. Are the 100 Year (1%) Floodplain & Floodway delineated on the site plan? Yes No

Affidavit

Application is hereby made to obtain a permit to do the work as indicated.

Owner Signature: and/or Contractor Signature:

The above supplied information fulfills the requirements of Orange County Floodplain Management Regulations. All information is to be typed or printed, except as noted.

## **MANDATORY PURCHASE OF FLOOD INSURANCE**

**NFIP:** This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

**MANDATORY PURCHASE REQUIREMENT:** The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned buildings in the SFHA, including machinery, equipment, fixtures, and furnishing contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervisions. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

**HOW IT WORKS:** Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.