



BONNER COUNTY PLANNING DEPARTMENT

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FLOODPLAIN DEVELOPMENT

Many properties within Bonner County include areas located within federally designated Special Flood Hazard Areas (SFHAs or “floodplains”). Because of this, the Bonner County Commissioners in the 1980’s chose to participate in the National Flood Insurance Program (NFIP). The NFIP was created by the federal government in 1968. The NFIP does not prohibit floodplain development, but rather guides development in floodplain areas to greatly lessen the economic losses and threats to life, health and safety that can be caused by flood events.

Part of Bonner County’s commitment as a participant in the NFIP includes the adoption of Bonner County’s flood damage prevention ordinance (Bonner County Revised Code Title 14). The construction standards set forth in the current ordinance offer a degree of protection in the event of a “1% annual chance” flood event. These construction standards generally include elevating the lowest floor of a residence 1 foot above the “base flood elevation” of the corresponding floodplain, and the placement of openings in foundation walls to allow flood waters to enter and exit. Construction plans stamped by a licensed engineer or architect are necessary for development within the SFHA. Bonner County Planning Department staff can offer further assistance regarding flood damage prevention ordinance specifics.

Landowners in unincorporated Bonner County (not within a city) who intend to build or develop land must determine if the project site is located within an identified SFHA. Many, but not all, SFHAs are along the waterfronts of Bonner County. These flood hazard areas are shown on digital Flood Insurance Rate Maps (D-FIRMs), available for review at the Bonner County Planning Department or on FEMA’s website: <http://fema.maps.arcgis.com/home/webmap/viewer.html>.

FEMA regulations and Bonner County place the duty of the interpretation of SFHA Boundaries on the local planning department. Any development, construction, or land disturbing activity within the SFHA requires a Floodplain Development Permit (FDP) prior to the start of development. FDP applications are available at the planning department or on the county website at <https://www.bonnercountyid.gov/departments/Planning> (click on “Applications and Forms”). The planning department staff can offer further assistance in the use of flood insurance rate maps and the particulars of development permits.

Flood insurance is often required by lenders when financing the construction, purchase, or refinance of a structure within the SFHA. Most homeowner’s insurance policies don’t cover flood events. Property owners are encouraged to talk with their lenders and insurance agents regarding flood insurance.



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FLOODPLAIN DEVELOPMENT FAQs

Why is a Flood Development Permit (FDP) required?

Bonner County regulates development in the Special Flood Hazard Area (SFHA) to protect and promote public health, safety and general welfare, and to minimize public and private losses due to flooding. Bonner County floodplain rules are designed to:

- Protect you, your family and your neighbors;
- Reduce the need for costly flood control projects, saving taxpayer money;
- Minimize the need for flood rescue and relief efforts, saving taxpayer money;
- Protect local businesses from damage and business interruptions;
- Minimize damage to public facilities and utilities, such as water and gas mains, electric, telephone and sewer lines, streets and bridges, saving taxpayer money;
- Ensure that potential buyers are notified that property is in an area of special flood hazard;
- Ensure that those who occupy the areas of special flood hazard assume responsibility for their actions.

Who needs a Floodplain Development Permit?

Anyone proposing any human-caused change to land in the floodplain needs a Floodplain Development Permit (FDP). This includes (but is not limited to) any change to improved or unimproved real estate, including buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.

What is required to be submitted with a Floodplain Development Permit?

The Floodplain Development Permit Checklist is contained within this application. This list lays out the elements of a Floodplain Development Permit.

What other permits will I need?

Bonner County Revised Code (BCRC) requires that this department verifies that all other necessary permits have been obtained from federal, state or local governmental agencies when reviewing a Floodplain Development Permit. Section 4 of the Floodplain Development Application has space to provide your approved or issued permit numbers from other agencies.

In general, Bonner County landowners should check with the following agencies for permitting requirements on their projects:

- Panhandle Health District
- Idaho Department of Water Resources
- Idaho Department of Lands
- Idaho Division of Building Safety
- Idaho Department of Environmental Quality
- US Army Corps of Engineers
- Other agencies as applicable

What are the general steps for a Floodplain Development Permit? How do I get approved?

The general steps are as follows:

1. Prior to the start of development, you will need to submit a complete Floodplain Development Permit application. The required components of this application are listed on the Floodplain Development Permit Submission Checklist in this application.
2. Staff will review the proposal. A review memo or email may be sent if application corrections are needed.
3. If the proposal is code-compliant, you will then be issued your Floodplain Development Permit. This issuance lets you begin development.

“Issuance” does not mean approval. When you are issued your FDP, it means that you may begin work. Approval does not occur until after the final inspections of your project are completed and approved following the completion of construction.

4. When your project is complete, you may need one or both of the following get final approval of your permit:
 - a. A final “finished construction” Elevation Certificate, confirming that all elements of the project were built at the correct elevations.
 - b. An inspection report by an ICC-certified building inspector confirming that your project was built in compliance with the flood damage prevention standards of Bonner County Revised Code.
5. Once these final items are submitted, planning staff will review them. A review memo or email may be sent if corrections are needed.
6. When the project is finished and all items are submitted and found to be code compliant, your Floodplain Development Permit will be approved.

Who prepares a Flood Development Permit? Will I need professional help?

Landowners can complete portions of the application. Other portions of the application do require professional preparation or certifications. You may need the services of the following individuals:

1. A licensed land surveyor, to complete portions of your preliminary and final FEMA elevation certificates.
2. A stamp-bearing design professional (engineer, architect, landscape architect, or land surveyor) to stamp your site plan.
3. An engineer or architect to stamp your project design and foundation plans as compliant with the flood damage prevention standards of BCRC.
4. An ICC certified building inspector to inspect the final, finished project and confirm compliance with the flood damage prevention standards of BCRC.
5. A professional construction estimator, registered general contractor, or a licensed engineer or architect to determine the market value of proposed construction and improvements.

How can I save money and protect my own financial interests when building in the floodplain?

Landowners should focus on two primary things when developing projects in the SFHA: Avoiding building mistakes and minimizing insurance costs.

“Mistakes” when building in the flood plain can be very costly! Floodplain development is one area where the old saying “measure twice, cut once” can protect a landowner from costly post-development modifications of a project. For example, it is much cheaper to make sure your building is at the correct elevation before starting to build than to raise a building after it is finished. It is the responsibility of each landowner to ensure that all development on their own land meets Bonner County Revised Code.

Insurance costs in the Special Flood Hazard Area can vary dramatically based on where and how a project is built. This department recommends that you check with your lenders and insurers prior to the start of development. You should inquire about what insurance savings are available for building to extra safety standards. Bonner County requires certain minimums. Additional insurance savings are available for landowners who choose to build beyond those minimum requirements.



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FLOODPLAIN DEVELOPMENT PERMIT SUBMISSION CHECKLIST

BEFORE BEGINNING CONSTRUCTION, you will need to submit the following for issuance of your Floodplain Development Permit:

<input type="checkbox"/> Complete Flood Development Permit application. (BCRC 14-402 & 14-403)	<input type="checkbox"/> A stamped Site Plan. Must be drawn to engineering scale and have the elements required under BCRC 14-403.1.a. May be stamped by a licensed engineer, architect, landscape architect or surveyor. (BCRC 14-403)
<input type="checkbox"/> Certification by a stamp-bearing engineer or architect that the proposed project has been designed in compliance with the General Standards of BCRC 14-501. (BCRC 14-306, 14-403, 14-501)	<input type="checkbox"/> If building a walled and roofed structure , building plans stamped by a licensed engineer or architect as in compliance with the applicable standards of BCRC Title 14. (BCRC 14-306, 14-403)
<input type="checkbox"/> If building a walled and roofed structure , an engineered foundation plan, stamped by a licensed engineer or architect as in compliance with the applicable standards of BCRC Title 14. (BCRC 14-403)	<input type="checkbox"/> If building a walled and roofed structure , a current, completed and stamped elevation certificate based upon the construction drawings. (BCRC 14-205 & 14-403)
<input type="checkbox"/> Supplemental applications (as required, not needed for all projects)	<input type="checkbox"/> Fees

AFTER COMPLETION OF CONSTRUCTION, you will need to submit the following for final approval of your Floodplain Development Permit:

<input type="checkbox"/> If a walled and roofed structure was built, an inspection report certified by an International Code Council (ICC) certified building inspector confirming compliance with flood damage prevention standards of BCRC Title 14. (BCRC 14-306, 14-403)	<input type="checkbox"/> If a walled and roofed structure was built, a current and completed final elevation certificate based on finished construction. (BCRC 11-119, 14-222, 14-403.3 & CFR 44 Ch. 1 § 59.1)
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FOR OFFICE USE ONLY:

<u>FLOODPLAIN DEVELOPMENT PERMIT #:</u>	<u>PARCEL #:</u>	<u>RECEIVED:</u>
<u>BUILDING LOCATION PERMIT #:</u>		



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FLOODPLAIN DEVELOPMENT PERMIT APPLICATION (BCRC TITLE 14)

FOR OFFICE USE ONLY:

<u>FLOODPLAIN DEVELOPMENT PERMIT #:</u>	<u>PARCEL #:</u>	RECEIVED:
<u>BUILDING LOCATION PERMIT #:</u>		

SECTION 1: Landowner Information (BCRC 14-402 & 14-403)

Name(s):	
Primary Telephone #:	Secondary Telephone #:
E-Mail Address:	
Mailing Address:	

SECTION 2: Applicant Representative Information (BCRC 14-402 & 14-403)

Name(s):	
Primary Telephone #:	Secondary Telephone #:
E-Mail Address:	
Mailing Address:	

SECTION 3: Project Location Information (BCRC 14-402 & 14-403)

Project Address:			
Project Parcel Number(s):			
Project Lat/Long (Decimal Degrees):			
Section:	Township:	Range:	Body of water:
Subdivision:		Block:	Lot:

SECTION 4: Other permits – list all required & issued permit numbers from other agencies. If no permit is required from the listed agency, write “N/A” or “Not required.” If a permit is required but cannot yet be applied for, write “Pending.” (BCRC 14-306, 14-402)

Blank lines are not acceptable, fill out each line under PERMIT NUMBER.

AGENCY NAME	PERMIT NUMBER
<input type="checkbox"/> Panhandle Health:	
<input type="checkbox"/> Idaho Department of Lands:	
<input type="checkbox"/> US Army Corps of Engineers:	
<input type="checkbox"/> Idaho Department of Water Resources:	
<input type="checkbox"/> Idaho Department of Environmental Quality:	
<input type="checkbox"/> Plumbing (State of Idaho)	
<input type="checkbox"/> HVAC (State of Idaho)	
<input type="checkbox"/> Electrical (State of Idaho)	
<input type="checkbox"/> Manufactured Home (State of Idaho)	
<input type="checkbox"/> Modular Home (State of Idaho)	
<input type="checkbox"/> Building Permit (State of Idaho)	
<input type="checkbox"/> Other required permits: (List each agency and permit number)	

SECTION 6: Description of the proposed work (BCRC 14-306, 14-402, 14-403)

Describe the type of work:

Intended use (*check all that apply*):

- | | | |
|--|--|---|
| <input type="checkbox"/> Single Family Dwelling | <input type="checkbox"/> Duplex | <input type="checkbox"/> Multi-Family Dwelling |
| <input type="checkbox"/> Bridge/culvert/water-crossing | <input type="checkbox"/> Manufactured home | <input type="checkbox"/> Landscaping |
| <input type="checkbox"/> Accessory Building | <input type="checkbox"/> Excavating/Grading/Fill | <input type="checkbox"/> Addition or remodel |
| <input type="checkbox"/> Commercial Structure | <input type="checkbox"/> Dock | <input type="checkbox"/> Watercourse Alteration |
| <input type="checkbox"/> Drilling | <input type="checkbox"/> Dredging | <input type="checkbox"/> Clearing |
| <input type="checkbox"/> Road | <input type="checkbox"/> Mining | <input type="checkbox"/> Driveway/walking path |
| <input type="checkbox"/> Other (Explain): | | |

SECTION 7: Substantial Improvement or Damage – Required for additions, rebuilds, repairs & remodels. (BCRC 14-201, 14-403, 14-501, 14-502, 14-503, 14-504, 14-505, 14-506, & 44 CFR 59.1)

1. Value of existing structure (attach valuation documentation, see below):

\$ _____

2. Contractor/Professional estimate any improvements to an existing structure (attach valuation documentation, signed by estimator, see below):

\$ _____

The basis for determining the cost of improvements shall be determined by a professional construction estimator, registered general contractor, engineer or architect and shall include, but is not limited to, costs for all structural elements, interior finishing elements, utility and service equipment, costs of altering building components to accommodate improvements or additions, and labor.

This substantial improvement evaluation must be supported by itemized project cost documentation and approved market evaluation. Donated, found, second-hand, salvaged, and reused materials must be itemized at market rate. Donated and volunteer labor, including the labor of the landowner, must be itemized at market rate.

All market values for labor and materials should take into account the structure in question only. Land value and accessory detached structures should not be counted in this valuation process.

The only items that may be excluded from the cost evaluation are those items separate from the building or structure. Examples of costs that should not be counted include land value, detached accessory structures, plans, specifications, survey costs, and permitting costs.

SECTION 8: Applicant Signature and General Information

(BCRC 14-101, 14-102, 14-103, 14-104, 14-3, 14-4, 44 CFR 59 et seq.)

1. This permit may be revoked if any false statements are made in this application.
2. Other permits may be required to fulfill local, state, and federal regulatory requirements.
3. Upon completion of construction of walled and roofed structures, an Elevation Certificate, based on the finished construction, from a Professional Engineer/Surveyor shall be submitted demonstrating that floodplain development requirements have been met.
4. Upon completion of construction of walled and roofed structures, a signed inspection report by an ICC certified building inspector shall be submitted demonstrating that floodplain development requirements have been met.
5. I understand that if development occurs in the area below the Base Flood Elevation (BFE) without a Building Location Permit, or if any violations of flood code occur during or as a result of the proposed development, the property may be referred for enforcement action. Enforcement may result in an order of violation, fines for non-compliance, and recording a lien against the property. I further understand that flood code violations will be reported to the National Flood Insurance Program (NFIP) Administrator. This may increase the cost for flood insurance or render structures uninsurable.
6. Landowner/Representative Affidavit: I certify that I am the landowner/representative of the above-described property. I have been informed that floodplain permitting in Bonner County is a multi-step process. I have been informed that an issued Floodplain Development Permit is not yet an approved permit. I have been informed of the actions that will be needed upon completion of my project in order to secure final approval of my Floodplain Development Permit.

Landowner/Representative Signature:

Date:

SECTION 9: ISSUANCE – To be completed by the Bonner County Planning Director, Floodplain Manager, or designee (BCRC 14-306, 14-402, 14-403)

Development Permit is

ISSUED

DENIED

(Signature of Bonner County Floodplain Manager or designee)

(Date)

SECTION 10: APPROVAL – To be completed by the Bonner County Planning Director, Floodplain Manager, or designee (BCRC 14-306, 14-402, 14-403)

Development Permit is

APPROVED

DENIED

(Signature of Bonner County Floodplain Manager or designee)

(Date)