

GUIDANCE ON DEVELOPMENT OF A PARCEL LOCATED IN THE FLOODPLAIN

The following guidance is to help facilitate the Building permit process related to a development in conjunction with construction of a single family residential structure on a parcel located in the floodplain, and also to provide information regarding the City of Winter Haven requirements to address the placement of fill in the floodplain and the required compensation.

- **DETERMINE THE SFHA:** Determine the special flood hazard area (SFHA) classification of the parcel or lot to be developed. Use a Federal Insurance Rate Map (F.I.R.M.), which is available from the FEMA Map Service Center or contact the City of Winter Haven Floodplain Administrator, to determine this information. This information is also available by using the following links:
 - FEMA Map Service Center:
<https://msc.fema.gov/portal/search?AddressQuery=133%20Lake%20Thomas%20Dr%2C%20Winter%20Haven%2C%20FL#searchresultsanchor>
 - Polk County GIS Viewer
<http://gisapps.polk-county.net/gisviewer/#/-81.66262/27.99560/10>
- **SFHA "X":** For a parcel determined wholly located within a SFHA classified as "X," which is an area determined to be outside the 100 year floodplain or 1% annual chance floodplain - - the following guidance does not apply.
- **SFHA "AE" or "A":** If the subject parcel is shown with a SFHA classified as "AE," which means a SFHA with base flood elevation determined, print the map and note the base flood elevation (also known as 100 year flood elevation or area of 1% annual chance flood elevation). If the subject parcel is shown with a SFHA classified as "A," which means a SFHA with no base flood elevation determined, check for latest available flood data.
- **ELEVATION CERTIFICATE:** Provide an Elevation Certificate (EC) prepared by a surveyor licensed in the State, which must be attached with the Building Permit application. Note that the EC form will require information such as Flood Insurance Rate Map (FIRM) Community No. 120271, and the Panel Number used; location address; flood zone classifications; and the base flood elevation referenced from North American Vertical Datum (NAVD); and lowest floor elevation.
- **CITY ORDINANCE No. O-16-19:** The City Ordinance No. O-16-19, which references the Florida Building Code, Residential, requires that "buildings and structures in flood hazard areas not designated as Coastal A Zones shall have the lowest floors to be at the base flood elevation plus 2 feet or the design elevation plus 2 feet, whichever is higher."
- **TOPOGRAPHIC SURVEY:** The Building permit applicant may want to have a topographic survey prepared by a surveyor licensed in the State of Florida, when the proposed structure is located within, straddles, adjacent or near the floodplain boundary. The topographic survey plan will show the 100 year flood boundary based on actual field elevations. This topo survey plan will help determine if the flood boundary is correctly shown in the FIRM. It will also be useful as supporting information to request the FEMA to remove the parcel or portion thereof from the flood zone, if desired by the property owner. Note that doing so may reduce the premium of the applicable flood insurance coverage.