

CITY OF LORAIN  
EXPLANATION FOR THE PERMIT FORM

Section A Description of Work

- A.1 An application for a permit must be filed for all structural and non-structural activities including fill operations. The local administrator reviews the application information and determines whether the development must comply with the local flood plain regulations.
- A.2 Information shall be furnished showing the location of the development site so that the administrator can determine whether the proposed development is located in the floodway, flood fringe or approximate 100-year flood hazard area.
- A.3 If the proposed development is located in an identified floodway, the applicant must furnish technical data showing that no encroachment will occur.
- A.4 The local administrator must know whether a residential or non-residential structure is proposed so that the appropriate flood protection measures of elevation for residential, and either elevation or dry flood proofing for non-residential, may be applied. Should an accessory structure be proposed it may qualify for an exemption to the flood protection measures.
- A.5 Information regarding the market value of an existing structure and the estimated value of any proposed improvements to that structure must be obtained so that the administration can determine if a substantial improvement will occur. A substantial improvement is any improvement that would equal or exceed 50% of the market value of the structure before the improvement is started. If a structure is substantially improved then flood plain regulatory requirements will be applicable.
- A.6 As the National Flood Insurance Program is now structured, residential buildings must be flood-protected through elevation by the use of fill material or by the use of piers or pilings. Non-residential structures can also be elevated by one of these means or they can be flood proofed, i.e., constructed with materials able to resist damage from flood waters. When the flood proofing alternative is selected for a non-residential structure the local administrator must require a statement from a professional engineer or surveyor certifying that the proposed construction methods would essentially render structure dry in the event that a flood occurs. If any part of a mobile home including the piers upon which it rests is not elevated above the 100-year flood level then it must be anchored with over-the-top and frame ties. Specific components of the anchoring system must be capable of carrying a force of 4800 lbs.
- A.7 It is very important that the basement be above the 100-year flood elevation since, for insurance purposes, the lowest floor (including basement) is used to rate a structure. Thus, if a variance is granted to build a basement below the 100-year flood elevation the cost of insurance could become exceedingly high.

CITY OF LORAIN  
APPLICATION FOR PERMIT TO DEVELOP IN A FLOOD HAZARD AREA

The undersigned hereby makes application for a permit to develop in a designated flood hazard area. The work to be performed is described below and in attachments hereto. The undersigned agrees that all such work shall be done in accordance with the requirements of the Flood Damage Prevention Ordinance September 15, 2008 No. 137-08 of the City of Lorain, Ohio and with all other applicable local, state, and federal laws.

Owner's Name: \_\_\_\_\_ Builder: \_\_\_\_\_

Address: \_\_\_\_\_ Address: \_\_\_\_\_

Tele: \_\_\_\_\_ Tele: \_\_\_\_\_

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A. Description of Work

Check appropriate boxes. All references to elevations are in mean sea level.

1. Kind of development proposed: New Building ☐ Addition ☐ Alteration ☐  
Filling ☐ Mining ☐ Dredging ☐ Mobile Home ☐.

2. Location of development site:

3. Is proposed development located in an identified floodway? Yes ☐ No ☐

If yes, a technical evaluation is required with the application.

STRUCTURES

4. Type of construction: New residential ☐ New nonresidential ☐ Addition or improvement to existing structure ☐ Accessory structure ☐

5. If the proposed construction is an alteration, addition, or improvement to an existing structure, please indicate the cost of the proposed construction \$ \_\_\_\_\_. What is the estimated market value of the existing structure? \$ \_\_\_\_\_. Note: An existing structure must comply with the flood protection standards if it is substantially (i.e., equal to or greater than 50% of the market value of the structure) improved.

6. Structure will be flood protected by:

Adding fill to the construction site. Top of fill to be at elevation \_\_\_\_\_ feet above mean sea level (m.s.l.).

Flood proofing (Nonresidential) ☐

Tie downs (Mobile Home) ☐

Other. Describe: \_\_\_\_\_

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7. New structures and substantially improved existing structures: Elevation of lowest floor (including basement) is \_\_\_\_\_ feet m.s.l. Note: All structures must be built with the lowest floor (including basement) at or above 100-year elevation, unless a variance has been granted.

B. ADMINISTRATIVE

1. Proposed development: Must comply with all applicable flood damage prevention standards ☐  
Is exempt from flood damage prevention standards ☐.
2. Elevation of 100-year base flood at site \_\_\_\_\_ feet m.s.l. Data source \_\_\_\_\_.
3. Filing fee \$\_\_\_\_\_. Paid \_\_\_\_\_, 20\_\_\_\_.
4. Permit issued \_\_\_\_\_, 20 \_\_\_\_, For \_\_\_\_\_.
5. Work inspected by \_\_\_\_\_ on \_\_\_\_\_, 20 \_\_\_\_\_.
6. As-built construction:
- Finished elevation of lowest floor \_\_\_\_\_ feet m.s.l. Source: Community ☐  
Applicant ☐, if furnished by applicant, it must be accompanied with certification by  
registered surveyor, engineer, or architect.
7. Certificate of compliance of as-built construction issued on \_\_\_\_\_, 20\_\_\_\_.
8. Permit denied \_\_\_\_\_, 20 \_\_\_\_\_.  
Reasons \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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C. APPEALS

Appealed to the \_\_\_\_\_ on \_\_\_\_\_, 20 \_\_\_\_.

Appeal heard on \_\_\_\_\_, 20 \_\_\_\_.

Decisions of Board \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

An applicant receiving a variance to build a structure with a lowest floor elevation below the base flood (100-year) elevation is hereby notified that the reduced floor elevation will increase the risk of flooding and that the cost of flood insurance will be commensurate with the increased risk.

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(Applicant's Signature & Title)

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Dale Vandersommen, PE, City Engineer

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Print Name & Title