



Department of Utilities & Engineering

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www.ColumbiaSC.Net/Utilities-Engineering

Floodplain Repair Permit Checklist

The National Flood Insurance Program (NFIP) is a Federal Emergency Management Agency program enabling property owners in participating communities to purchase flood insurance as protection against flood losses, while requiring State and local governments to enforce floodplain management regulations that reduce future flood damages. By law, FEMA can only provide flood insurance to those States or communities that adopt and vigorously enforce floodplain management regulations that meet or exceed minimum NFIP requirements.

The City of Columbia participates in the National Flood Insurance Program. As such, we require any property owner in the 100-year floodplain with flood damage to apply for a Floodplain Repair Permit regardless of flood insurance status.

Floodplain Station 1: Are you in the floodplain?

- Staff will assist you in determining if your building is in a floodplain.
- If yes, go on to Station 2.
- If no, you can go directly to **Development Services – Zoning** for a Building Permit Application.

Floodplain Station 2: Application pick up

- Staff will look up your building and print any applicable permit information.
- You should receive a form packet that includes:
 - Application for Permit to Develop in a Flood Hazard Area (2 pages)
 - PROPERTY OWNER forms (2 pages)
 - Application for Substantial Damage/ Substantial Improvement Review
 - Owner Substantial Damage/ Substantial Improvement Repair/ Reconstruction Affidavit
 - *All highlighted areas must be filled out before the application can be accepted.*
 - *Must contain notarized PROPERTY OWNER signature*
 - CONTRACTOR forms (2 pages; must contain notarized CONTRACTOR signature)
 - Contractor Substantial Damage/ Substantial Improvement Affidavit
 - Estimated Cost of Reconstruction/ Improvement
 - *All highlighted areas must be filled out before the application can be accepted.*
 - *Must contain notarized PROPERTY OWNER signature*
 - Form Instructions (6 pages)

Floodplain Station 3: Assessment

- Staff will assist you in looking up your property value information from the Richland County tax maps and print this information.
- *A notary is available at this station if you need to sign the PROPERTY OWNER or CONTRACTOR forms from above.*

Floodplain Station 4: Questions and Application Submission

- Staff will be on hand to answer any questions you might have about filling out the application.
- When you are ready to submit your application, staff will check your application for completion.
- Once your application is complete, the City Floodplain Manager will stamp your application as complete and provide you a copy. The City will keep the original application for their files.

Development Center: Building Permit Application

- You should receive a Building Permit Application.
- Submit this application with your Floodplain Development Permit Approval to Zoning staff.

Development Center: Zoning Approval

- If approved, receive Zoning Permit and move to Permitting Application.
- If not approved, discuss with zoning staff. If needed, revise and resubmit.

Development Center: Permitting Application

- You should bring your Building Permit Application and Zoning Permit to Permitting staff in the Development Center.
- If you are a homeowner doing the repair, you will sign an Affidavit confirming you live in the structure. Move to Permitting and Fees
- If you are not a homeowner or you are using a contractor, move to Contractor Licensing Check.

Business Licensing: Contractor Licensing Check

- Permitting staff will check for appropriate contractor licenses and for an up-to-date business license.
- If anything is lapsed, it will need to be addressed before Permitting and Fees.

Development Center: Permitting and Fees

- Permitting staff will prepare the Permit and collect fees from applicant.
- You should now be permitted to start repairs!



Notice to Property Owners

ITEMS REQUIRED TO DETERMINE SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT

**Applicant must submit the following:
(MAKE SURE YOU HAVE EXTRA COPIES FOR YOUR FILES)**

- 1. Complete the attached application.**
- 2. Detailed Cost of Reconstruction Estimate and Affidavit, signed by a General Contractor and a copy of his/her License Certificate.**
- 3. FEMA Elevation Certificate**
- 4. Photos before and after the storm (if applicable and available).**
- 5. Floor plan drawing (if available).**
- 6. Owner's affidavit signed, dated and certified.**
- 7. Contractor's affidavit signed, dated and certified.**



Notice to Property Owners

Substantial Damage/Substantial Improvement

Items to be Included

1. *All Structural elements including:*

- Spread or continuous foundations footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams and trusses
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (e.g. brick, stucco, or siding) including painting and decorative moldings
- Windows and doors
- Reshingling or retiling a roof
- Hardware

2. *All interior finishing elements including:*

- Tiling, linoleum, stone, or carpet over subflooring
- Bathroom tiling and fixtures
- Wall finishes (e.g. drywall, painting, stucco, plaster, paneling, marble or other decorative finishes)
- Kitchen, utility and bathroom cabinets
- Built-in bookcases, cabinets and furniture
- Hardware

3. *All utility and service equipment including:*

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning or recirculation systems

4. *Also:*

- Labor and other costs associated with removing or altering undamaged building components to accommodate improvements or additions.
- Overhead and profit



Notice to Property Owners

Substantial Damage/Substantial Improvement

Items to be Excluded

1. Plans and specifications
2. Survey costs
3. Permit fees
4. Outside improvements including:
 - Landscaping
 - Sidewalks
 - Fences
 - Yard lights
 - Swimming pools
 - Screened pool enclosures
 - Sheds
 - Gazebos
 - Detached structures (including garages)
 - Landscape irrigation systems



Notice to Property Owners

Rebuilding/ Remodeling Your Home

If your home or business sustained damage or if you are making improvements to a structure and/or interior of a building the City of Columbia's Flood Damage Prevention Ordinance may affect how you rebuild or make improvements. This ordinance is required by the National Flood Insurance Program in order for flood insurance to be available for community residents and property owners. The following is provided for your information and use so that the permitting process will flow as smoothly as possible.

If a building is "*substantially damaged*" or if your improvements are "*substantial improvements*", then the structure must be brought into compliance with the City of Columbia's Flood Damage Prevention Ordinance.

SUBSTANTIAL DAMAGE means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. (Note: the cost of repairs must include all costs necessary to fully repair the structure to its pre-damaged condition.)

SUBSTANTIAL IMPROVEMENT means improvements of any origin whereby the cost of improving the structure would equal or exceed 50 percent of the market value of the structure before the improvements are made. (Note: the cost of improvements must include all costs necessary to fully improve the structure.)

The City of Columbia has implemented the following procedures to determine "substantial damage" or "substantial improvement":

1. If you do not provide a recent appraisal of the fair market value of the structure prepared by a state licensed appraiser then City will estimate the market value by using the tax assessment value of the structure (excluding value of land).
2. You must obtain and submit to the proper permitting officials a detailed and complete cost estimate for any and all alterations, improvements, reconstruction and/or repairs to your home. This estimate must be prepared and signed by a licensed general contractor responsible for the work. The contractor must sign an affidavit indicating that the cost estimate submitted includes all and any combination of work to improve or repair your home. The owner must also sign an affidavit indicating that the work list submitted by the contractor includes all and any combination of work to improve or repair the home. (See attached copies of affidavits).



3. If your home is determined to have "substantial damage" or to be a "substantial improvement", then an Elevation Certificate must be submitted to the proper permit officials to determine if the lowest floor elevation is in compliance with the City's ordinance and the National Flood Insurance Program requirements. Garages and carports are not considered the building's "lowest floor".
4. If the lowest floor of a structure that is substantially damaged or is to be substantially improved is below the required lowest floor elevation, then the building must have the lowest floor elevated no lower than two (2) feet above the base flood elevation. Likewise, all electrical and mechanical equipment (heating, cooling, hot water heaters, etc.), bathrooms and laundry rooms must be elevated no lower than two (2) feet above the base flood elevation. Only parking, building access, and limited, incidental storage is allowed below the base flood elevation. If the lowest floor of the structure and the electrical and mechanical equipment, laundry rooms and bathrooms are already above the required lowest floor elevation, then the building can be repaired, reconstructed or improved without further modifications.
5. Plans showing how the building and electrical/mechanical equipment will be elevated must be prepared and submitted for approval prior to issuance of a Building Permit.
6. In accordance with National Flood Insurance Program regulations, the City's Flood Damage Prevention Ordinance requires that all gas and liquid storage tanks be anchored to prevent floatation during conditions of flooding. When the gas company replaces and/or reconnects gas and liquid storage tanks, which are separated from the structure during a flooding event, they must be anchored.
7. In accordance with National Flood Insurance Program guidelines, the City's Flood Damage Prevention Ordinance also regulates accessory structures. Accessory structures are defined as structures with a value of \$3000 or less and not used for human habitation. These structures must be anchored and any electrical equipment must be elevated above the required lowest floor elevation.

If you have any questions or need additional information concerning the above procedures, please contact the City of Columbia Engineering Department at 803-545-3400.