Flood Damage Permitting Requirements

If driveways, culverts or bridges require emergency access repairs, the repair is authorized if completed according to the requirements of the Emergency Bridge or Culvert Repair form and if the form and required photos are submitted within 60 days of the completed repairs.

Owners of structures that were damaged during the flooding and are in the regulated floodplain must apply for and receive a stream construction permit from Division of Water and from their local floodplain coordinator prior to rebuilding. You do not have to apply for the stream construction permit to begin teardown or cleanup, but all construction debris during cleanup operations must be disposed of outside the regulated floodplain.

In addition to the stream construction permit application, please provide the county PVA valuation of the structure (PVA card), and cost of reconstruction including labor – please assign a labor cost even if you are doing work yourself. Please provide your current mailing address, phone number, email address, and the damaged property address.  It is very important to provide an accurate latitude and longitude for the damaged structure, and an aerial map with the damaged structure marked so we can accurately evaluate the application. The Division will have a streamlined permitting review process and will move permitting as quickly as we can.  You can aid the Division in speedy completion of your permit by providing complete and accurate information.

As long as the rebuilding does not expand the building’s footprint, culvert carrying capacity is increased or the conveyance opening below the bridge remains the same or has been increased, public notice will be waived.

If  cost of rebuilding exceeds 50% of the PVA valuation (substantial damage), FEMA regulations require the structure to meet current FEMA regulations once rebuilt, either by elevating the lowest finished floor to at least base flood elevation (BFE). For non-residential structures, wet or dry floodproofing the structure to at least BFE can also be used to meet the requirement.  If their county or city floodplain ordinance has a BFE freeboard requirement, the structure must be elevated or floodproofed to BFE + local freeboard.

The Kentucky Flood Hazard Portal (<https://watermaps.ky.gov/RiskPortal/>) shows regulated floodplains within the state and is similar to Google Maps to navigate.  During the application review, the Division will determine base flood elevation for the structure and will include it on the requirements page of the permit- the BFE listed on the permit will not include local freeboard requirements.

The stream construction application and a list of local floodplain coordinators can be downloaded from the Division’s [Understand Your Flood Hazards](https://eec.ky.gov/Environmental-Protection/Water/FloodDrought/Pages/UnderstandYourFloodHazards.aspx) page at <https://eec.ky.gov/Environmental-Protection/Water/FloodDrought/Pages/UnderstandYourFloodHazards.aspx>. The local coordinators can provide local freeboard requirements that are in addition to BFE listed on the permit.

We strongly urge all those who had structures damaged by flooding to **Rebuild Safer and Stronger** – using larger or more culverts, and elevating or floodproofing structures.  Flooding can occur at any time, we do not want those who have lost everything to suffer this kind of loss in the future.