



Platte County Planning and Zoning

Planning * Zoning Enforcement * Engineering * Stormwater Management * Building Inspections * GIS

Your property may be in or near the 100 year flood plain. There are 10 facts that every unincorporated Platte County resident should know:

1. **Platte County Local Flood Hazard:** Because various locations of Platte County are located within low laying areas, these areas are susceptible to flooding from areas around rivers and streams. Stormwater runoff is hampered by flat terrain and low elevations. These are major natural factors which cause the County to be at risk for flooding during long periods of moderate rainfall followed or during high volume, short duration rainfall events.
2. **What you can do to protect your property and be Safe:** You should know your flood hazard. Check with the Platte County Planning and Zoning department at 816-858-3380 to find out what flood zone you are in. Flood Zone determination inquiries are to be made in writing and can be faxed to Platte County at 816-858-3369.

There are specific measures you can take to protect yourself from flood waters. Learn how to turn off the gas and electricity to your house and do so if flooding is imminent. Be sure not to try to walk through flowing water or drive through flooded areas. Drowning is the number one cause of flood deaths followed by electrocution. Electrical currents from downed power lines and your home circuits can travel through water causing a safety hazard. **STAY OUT OF FLOOD WATERS!**

Information can be found on FEMA's website at www.fema.gov and at www.co.platte.mo.us under Planning and Zoning.

3. **Flood Insurance:** The County participates in the National Flood Insurance Program (NFIP). In doing so, local insurance agents can sell a Flood Insurance policy, which is separate from regular property insurance, at subsidized rates set by the Federal Government. The Federal Government passed a law making it mandatory for owners to obtain a flood insurance policy if the structure is in a Special Flood Hazard Area. (SFHA) and the loan is federally backed. Flood Insurance can cover the structure alone or cover a combination of the structure and contents. Renters can buy coverage for contents, even if the owner does not have structural coverage. A new insurance policy, Increase cost of compliance (ICC), is now available that assists in bringing a non-compliant structure up to the NFIP standards if the building is substantially damaged or repetitively flooded. Flood insurance is also available for structures outside the 100 year flood plain (Zone X). There is normally a 30-day waiting period before flood insurance goes into effect. Therefore, it is essential to plan ahead. Contact your insurance agent to get a flood insurance policy. And remember, your home owners' insurance policy does not protect you from flood damage.

4. **Property Protection:** In order to protect your property, electrical panel boxes, heat pumps, washers and dryers and water heaters should be elevated or re-located to areas less likely to be subjected to flood waters. Elevate and anchor fuel tanks. Raising the furniture and other valuables on blocks also will offer protection. If you have a basement, take preventive measures from flooding due to sewer backup or sump pump failure by having a check valve installed. Know what options there are to retrofit your house. Retrofitting means to alter the building to eliminate or reduce flood damage. There are several options to consider; elevating, flood barriers, dry floodproofing, and wet floodproofing. There are several references in the public libraries on retrofitting and additional documents pertaining to the floodplain management topic. It's a good idea to keep materials around like sandbags, plywood, lumber and plastic sheeting. These materials can help minimize the damage caused not only by flood waters.

5. **Natural and Beneficial functions of Flood Plains:** Natural floodplains generally include marsh areas and low lying areas along canals. Open parks such as Little Bean Marsh and Prairie Creek Greenway, also have natural floodplains. Our natural floodplains reduce damage by allowing flood waters to spread out over large areas which helps facilitate absorption into the ground, reduces flow rates and serves as a flood storage area to reduce downstream peaks. We should all do our part to help keep our floodplain and floodplain waters free of contaminants such as oil, paint, anti-freeze and pesticides. These chemicals pollute the marsh waters, thus decreasing the water quality that the local wildlife depends upon for their habitat.

6. **Flood Warning System:** In the entire Unincorporated Platte County Area, Platte County Emergency Management maintains the flood warning system. Once Platte County receives a potentially dangerous warning, the Emergency Management Staff notifies the public via weather radio, local television stations as well as dispatch information to the sheriff deputies on duty with regard to low lying areas and the possibility of flooding.

7. **Permit Requirements:** There are certain things you need to know when considering this question. The unincorporated portions of Platte County Missouri, Platte County Zoning Order require that all construction, additions, conversions and or development located in areas of special flood hazard comply with certain minimum standards intended to minimize damage from floods. For example, houses and certain other structures are required to be built one foot above the 100 year base flood elevation. The county zoning ordinance requires that building permits be obtained from the county prior to any construction commencement. The flood plain management ordinance has restrictions on the placement of fill in special flood hazard areas. The Platte County Subdivision Regulations has specific requirements for land disturbance activities and requires soil erosion control, best management practices for construction even if a land disturbance permit is not required.

To obtain a building permit, flood development permit, or land disturbance permit, please contact the Platte County Planning and Zoning Office, 415 Third Street, Suite 115, Platte City, Missouri, at 816-858-3380. If you see someone working without a building permit or if you have any other questions or concerns about permits, please do not hesitate to call.

8. **Substantial Improvement Requirements:** Any substantially improved or substantially damaged home must be brought up to the NFIP and County's Flood Plain Management Ordinance requirements. This is known as the 50% rule. The "50% Rule" states that if the lowest finished floor of an existing house is below the base flood elevation (BFE) and the cost of repairs or renovations will increase the structure's original Fair Market Value by more than 50%, then the lowest finish floor elevation must be raised or elevated to at least the BFE. Also note that additional County floodplain requirements may apply.

9. **Drainage System Maintenance:** Besides flood insurance, you should protect your structure by ordinary preventive means. For example, do not sweep or blow yard leaves, pine needles, grass clippings or soil into the street or storm water system. This clogs up the pipes and prevents water from draining. If your property is adjacent to a drainage ditch, please aid the County by keeping the banks clear of brush and debris. Dumping in open ditches and streams is prohibited by the County's Zoning Order. To report someone dumping trash in storm drainage systems, drainage ditches, or streams please contact the Planning and Zoning Department at 816-858-3380.

10. **Unincorporated Platte County Flood Prone Areas:** If you need assistance in making the determination whether your property is in or near a floodplain or flood prone area, please contact the Platte County Planning and Zoning Office at 816-858-3380. If you need any further information with regard to flood development permits or flood plain information, please feel free to contact this office.