

**If I will keep and treat all construction stormwater on-site, but the local ordinance requires me to plan for a 100 year flood event, which includes a secondary system that would drain to surface waters and/or a municipal system, do I need the permit? What if I don't install the secondary system, but simply have an emergency plan on paper?**

If you install a secondary system that drains to surface waters or a municipal system, yes, you need a permit. However, if the emergency plan is simply on paper, you do not need a permit. Actual land disturbance and stormwater discharges trigger the permit.