

# **Department of Land Conservation and Development**

635 Capitol Street, Suite 150 Salem, OR 97301-2540 (503) 373-0050 Fax (503) 378-5518 www.lcd.state.or.us

#### NOTICE OF ADOPTED AMENDMENT

December 15, 2006

TO:

Subscribers to Notice of Adopted Plan or Land Use Regulation Amendments

FROM:

Mara Ulloa, Plan Amendment Program Specialist

SUBJECT: City of Monmouth Plan Amendment

DLCD File Number 005-06

The Department of Land Conservation and Development (DLCD) received the attached notice of adoption. A copy of the adopted plan amendment is available for review at the DLCD office in Salem and the local government office.

Appeal Procedures\*

#### DLCD ACKNOWLEDGMENT or DEADLINE TO APPEAL: December 29, 2006

This amendment was submitted to DLCD for review 45 days prior to adoption. Pursuant to ORS 197.830 (2)(b) only persons who participated in the local government proceedings leading to adoption of the amendment are eligible to appeal this decision to the Land Use Board of Appeals (LUBA).

If you wish to appeal, you must file a notice of intent to appeal with the Land Use Board of Appeals (LUBA) no later than 21 days from the date the decision was mailed to you by the local government. If you have questions, check with the local government to determine the appeal deadline. Copies of the notice of intent to appeal must be served upon the local government and others who received written notice of the final decision from the local government. The notice of intent to appeal must be served and filed in the form and manner prescribed by LUBA, (OAR Chapter 661, Division 10). Please call LUBA at 503-373-1265, if you have questions about appeal procedures.

\*NOTE:

THE APPEAL DEADLINE IS BASED UPON THE DATE THE DECISION WAS MAILED BY LOCAL GOVERNMENT. A DECISION MAY HAVE BEEN MAILED TO YOU ON A DIFFERENT DATE THAN IT WAS MAILED TO DLCD. AS A RESULT YOUR APPEAL DEADLINE MAY BE EARLIER THAN THE ABOVE DATE SPECIFIED.

Cc: Gloria Gardiner, DLCD Urban Planning Specialist Christine Valentine, DLCD Natural Hazards & Floodplains Specialist Mark Fancey, City of Monmouth

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DEC 1 1 2006

# LAND CONSERVATION AND DEVELOPMENT

# **NOTICE OF ADOPTION**

Must be filed within 5 working days See OAR 660-18-040

Jurisdiction: City of Monmou		Local File Number: <u>LA 06-01</u>
Date of Adoption: Decemb		Date Mailed: December 8, 2006
Date Proposal was Provided to	DLCD: Septer	mber 15, 2006
Type of Adopted Action: (Chec	k all that apply)	
Comprehensive Plan Te	xt Amendment	Comprehensive Plan Map Amendment
X Land Use Regulation An	nendment	Zoning Map Amendment
New Land Use Regulation	on	Other:(Please Specify Type of Action)
Legislative amendments to the (Zone (Sub Chapter 51). The prostudy report and maps; 2.) require elevation, consistent with state be National Flood Insurance Program  Describe how the adopted an	City of Monmout oposed changes vere manufactured uilding code request in (NFIP) require	th Development Code to update the Flood Plain Overlay would 1.) adopt and reference the revised Flood Insurance homes to be a minimum of one (1) foot above base flood urements; and 3.) require below-grade crawlspaces to meet ements.  The from the proposed amendment. If it is the same proposed amendment, write "N/A."
Plan Map Changed from:	N/A	_ to
Zone Map Changed from:	N/A	_to
Location:		
Acres Involved: 1, 2, 6, 7  Specify Density: Previous:  Applicable Statewide Planning General Control of the Control of	N/A	
Was an Exception Adopted? Yes		No: <u>X</u>
DLCD File Number:	005-06	(15548)

Did the Department of Land Conservation and Development receive a notice of Pr	oposed Amenda	ment
FORTY FIVE (45) days prior to the first evidentiary hearing.	Yes: X	No:
If no, do the Statewide Planning Goals apply.	Yes:	No:
If no, did the Emergency Circumstances Require immediate adoption. Yes	:	No:
Affected State or Federal Agencies, Local Governments or Special Districts:	Federal Emergency	
Management Agency, Ash Creek Water Control District		
Local Contact: Mark Fancey Area Code + Phone Number: Address: MWVCOG 105 High Street SE	(503) 588-6177	
City: Salem Zip Code+4: 97301-3667		
ADOPTION SUBMITTAL REQUIRES	MENTS	
This form must be mailed to DLCD within 5 working days after the final deci	sion per ORS 1	97.610,

This form <u>must be mailed</u> to DLCD <u>within 5 working days after the final decision</u> per ORS 197.610 OAR Chapter 660 – Division 18.

- 1. Send this form and TWO (2) Copies of the Adopted Amendment to:

  ATTENTION: PLAN AMENDMENT SPECIALIST

  DEPARTMENT OF LAND CONSERVATION AND DEVELOPMENT

  635 CAPITOL STREET NE, SUITE 150

  SALEM, OREGON 97301-2540
- 2. Submit TWO (2) copies of the adopted material, if copies are bound please submit TWO (2) complete copies of documents and maps.
- 3. <u>Please note</u>: Adopted materials must be sent to DLCD not later than **FIVE (5) working days** following the date of the final decision on the amendment.
- 4. Submittal of this Notice of Adoption must include the text of the amendment plus adopted findings and supplementary information.
- 5. The deadline to appeal will be extended if you submit this notice of adoption within five working days of the final decision. Appeals to LUBA may be filed within TWENTY-ONE (21) days of the date the "Notice of Adoption" is sent to DLCD.
- 6. In addition to sending the "Notice of Adoption" to DLCD, you must notify persons who participated in the local hearing and requested notice of the final decision.
- 7. Need more copies? You can copy this form onto 8 ½ x11 green paper only; or call the DLCD office at (503) 373-0050; or fax your request to: (503) 378-5518; or Email your request to Larry.French@state.or.us ATTENTION: PLAN AMENDMENT SPECIALIST.

# CITY OF MONMOUTH, COUNTY OF POLK

# STATE OF OREGON

An Ordinance Amending Chapter 95 of	)
the Monmouth Zoning and Development	)
Ordinance regarding, the Floodplain Zone	)
and Declaring an Emergency	)

#### ORDINANCE NO. 1243

WHEREAS, the Federal Emergency Management Agency (hereinafter "FEMA") completed updates to the Flood Insurance Rate Map for Monmouth; and

WHEREAS, the effective date of the revised Flood Insurance Rate Map for Monmouth is December 19, 2006; and

WHEREAS, the City of Monmouth has developed amendments to the Monmouth Zoning and Development Ordinance (hereinafter the "MZDO") Chapter 95, the Floodplain Zone, incorporating the new date for the Flood Insurance Rate Map and other amendments as recommended by FEMA; and

WHEREAS, notice of the proposed map revisions and MZDO amendments was provided to all affected property owners within the Floodplain Zone as required by Oregon Revised Statutes 227.186; and

WHEREAS, after due notice and public hearing on November 15, 2006, the Planning Commission recommended to the Council that the proposed amendments be adopted, and

WHEREAS, after due notice and public hearing on December 6, 2006, the City Council voted to adopt the proposed amendments, based upon the following Findings and Conclusions; and

WHEREAS, the City makes the following findings in support of its action:

# **FINDINGS**

1. The amendments are based on FEMA recommendations and the FEMA Model Floodplain Ordinance.

2. The amendments include adoption of the revised Flood Insurance Rate Map for Monmouth effective date December 19, 2006.

WHEREAS, the City draws the following conclusions in support its action:

- 1. The proposed amendments are consistent with the need to reduce property damage and loss due to flooding.
- 2. The updated Flood Insurance Rate Map for Monmouth provides the best available data regarding the extent and location of 100-year floodplains within Monmouth. NOW, THEREFORE,

# THE CITY OF MONMOUTH DOES ORDAIN AS FOLLOWS:

Section 1. The amendments to the MZDO Chapter 95 which are attached hereto as Exhibit A, and by this reference incorporated herein, are hereby adopted.

Section 2. The Council deems it necessary for the preservation of the health, peace, and safety of the City of Monmouth, and to continue to provide an up to date basis for flood insurance for Monmouth residents, that this Ordinance take effect at once, and therefore, an emergency is hereby declared, and this Ordinance shall be in full force and effect from and after its passage by the Council and approval by the Mayor.

Read for the first time: Read for the second time: Adopted by the City Council:

Approved by the Mayor:

December 6, 2006 December 6, 2006

December 6, 2006

December 6, 2006

LARRY DALITON, MAYOR

ATTEST:

PHYLLIS BOLMAI CITY RECORDER

ORDINANCE1243ADOPTFEMAFLOODPLAIN

Page 2 of 2

November 30, 2006

#### **EXHIBIT A**

Amendments to Chapter 95 of the Monmouth Zoning and Development Ordinance.

#### **CHAPTER 95**

## FLOOD PLAIN (FP) OVERLAY ZONE

- 95.005 Statutory Authorization. The Legislature of the State of Oregon has delegated the responsibility to local governmental units to adopt regulations designed to promote the public health, safety, and general welfare of its citizenry. Therefore, the City of Monmouth, does ordain as follows:
- A. The flood hazard areas of Monmouth are subject to periodic inundation which results in loss of life and property, health, and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety, and general welfare.
- B. These flood losses are caused by the cumulative effect of obstructions in areas of special flood hazards which increase flood heights and velocities, and when inadequately anchored, damage uses in other areas. Uses that are inadequately floodproofed, elevated, or otherwise protected from flood damage also contribute to the flood loss.
- 95.010 Purpose. It is the purpose of the Flood Plain Overlay Zone to promote the public health, safety, and general welfare, and to minimize public and private losses due to flood conditions in specific areas by provisions designed:
- A. To protect human life and health;
- B. To minimize expenditure of public money and costly flood control projects;
- C. To minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;
- D. To minimize prolonged business interruptions;
- E. To minimize damage to public facilities and utilities such as water and gas mains, electric, telephone and sewer lines, streets, and bridges located in areas of special flood hazard;
- F. To help maintain a stable tax base by providing for the sound use and development of areas of special flood hazard so as to minimize future flood blight areas;
- G. To ensure that potential buyers are notified that property is in an area of special flood hazard; and

- H. To ensure that those who occupy the areas of special flood hazard assume responsibility for their actions.
- 95.015 Methods of Reducing Flood Losses. In order to accomplish its purposes, this Ordinance includes methods and provisions for:
- A. Restricting or prohibiting uses which are dangerous to health, safety, and property due to water or erosion hazards, or which result in damaging increases in erosion or in flood heights or velocities;
- B. Requiring that uses vulnerable to floods, including facilities that serve such uses, be protected against flood damage at the time of initial construction;
- C. Controlling the alteration of natural flood plains, stream channels, and natural protective barriers, which help accommodate or channel flood waters;
- D. Controlling filling, grading, dredging, and other development which may increase flood damage; and
- E. Preventing or regulating the construction of flood barriers which will unnaturally divert flood waters or may increase flood hazards in other areas.
- 95.020 **Definitions.** Unless specifically defined below, words or phrases used in this ordinance shall be interpreted to give them the meaning they have in common usage and to give this ordinance its most reasonable application.

<u>Appeal</u>: A request for a review of the interpretation of any provision of this Ordinance or a request for a variance.

Area of Shallow Flooding: A designated AO, or AH Zone on the Flood Insurance Rate Map (FIRM). The base flood depths range from one to three feet; a clearly defined channel does not exist; the path of flooding is unpredictable and indeterminate; and, velocity flow may be evident. AO is characterized as sheet flow and AH indicates ponding.

Area of Special Flood Hazard. The land in the flood plain within a community subject to a one percent or greater chance of flooding in any given year. Designation on maps always includes the letters A or V.

Base Flood. The flood having a one percent chance of being equalled or exceeded in any given year. Also referred to as the "100-year flood." Designation on maps always includes the letters A or V.

Basement: Any area of the building having its floor subgrade (below ground level) on all sides.

<u>Breakaway Wall</u>: A wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specific lateral loading forces without causing damage to the elevated portion of the building or supporting foundation system.

<u>Critical Facility</u>: A facility for which even a slight chance of flooding might be too great. Critical facilities include, but are not limited to schools, nursing homes, hospitals police, fire and emergency response installations, installations which produce, use or store hazardous materials or hazardous waste.

<u>Development</u>. Any man-made change to improved or unimproved real estate, including, but not limited to, buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations located within the area of special flood hazard.

<u>Elevated Building</u>: For insurance purposes, a non-basement building that has its lowest elevated floor raised above ground level by foundation walls, shear walls, post, piers, pilings, or columns.

Existing Manufactured Home Park or Subdivision: A manufactured home park subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date of the adopted floodplain management regulations.

Expansion to an Existing Manufactured Home Park or Subdivision. The preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

<u>Flood or Flooding</u>. A general and temporary condition of partial or complete inundation of normally dry land areas from:

- 1. The overflow of inland or tidal waters; and/or
- 2. The unusual and rapid accumulation of run-off of surface waters from any source.

<u>Flood Insurance Rate Map (FIRM)</u>. The official map on which the Federal Insurance Administration has delineated both the areas of special flood hazards and the risk premium zones applicable to the community.

<u>Flood Insurance Study</u>. The official report provided by the Federal Insurance Administration that includes flood profiles, the Flood Boundary-Floodway Map, and the water surface elevation of the base flood.

<u>Floodway</u>. The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one foot.

Lowest Floor. The lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage, in an area other than a basement area, is not considered a building's lowest floor, provided that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of this Ordinance found in Section 95.085.

Manufactured Home. A structure, transportable in one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when connected to the required utilities. The term "manufactured home" does not include "recreational vehicle".

<u>Manufactured Home Park or Subdivision</u>. A parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.

New Construction. Structures for which the "start of construction" commenced on or after the effective date of this ordinance.

New Manufactured Home Park or Subdivision: A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after the effective date of adopted floodplain management regulations.

# Recreational Vehicle: A vehicle that is:

- 1. Built on a single chassis;
- 2. 400 square feet or less when measured at the largest horizontal projection;
- 3. Designed to be self-propelled or permanently towable by a light duty truck; and
- 4. Designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.

Start of Construction. Includes substantial improvement, and means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, placement or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a structure on a site, such

as the pouring of slab or footings, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading and filling; nor does it include the installation of streets and/or walkways; nor does it include excavation for a basement, footings, piers, or foundation or the erection of temporary forms; nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main structure. For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

<u>Structure</u>. A walled and roofed building including a gas or liquid storage tank that is principally above ground.

<u>Substantial Damage</u>: 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.

<u>Substantial Improvement</u>. Any repair, reconstruction, or improvement of a structure. the cost of which equals or exceeds 50 percent of the market value of the structure either:

- 1. Before the improvement or repair is started; or
- 2. If the structure has been damaged and is restored, before the damage occurred. For the purposes of this definition "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure.

The term does not, however, include either:

- 1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or
- 2. Any alteration of a structure listed on the National Register of Historic Places or a State Inventory of Historic Places.

<u>Variance</u>: A grant of relief from the requirements of this ordinance that permits construction in a manner that would otherwise be prohibited by this ordinance.

Water Dependent: A structure for commerce or industry that cannot exist in any other location and is dependent on the water by reason of the intrinsic nature of its operations.

- 95.025 Application of the Flood Plain Overlay Zone. This ordinance shall apply to all areas of special flood hazards within the jurisdiction of the city of Monmouth.
- 95.030 Basis for Establishing the Areas of Special Flood Hazard. The areas of special flood hazard identified by the Federal Insurance Administration in a scientific and engineering report entitled Flood Insurance Study, Polk County Oregon and Incorporated Areas, dated April 5, 1988, with accompanying Flood Insurance Maps effective

  December 19, 2006, is hereby adopted by reference and declared to be a part of this ordinance. The Study is on file at City Hall and Monmouth Public Library.
- 95.035 Penalties for Noncompliance. No structure or land shall hereafter be constructed, located, extended, converted, or altered without full compliance with the terms of this ordinance and other applicable regulations. Violations of the provisions of this ordinance by failure to comply with any of its requirements (including violations of conditions and safeguards established in connection with conditions), shall constitute a misdemeanor. Any person who violates this ordinance or fails to comply with any of its requirements shall be subject to the provisions of Section 10.070 of this Ordinance.
- 95.040 Abrogation and Greater Restrictions. This Ordinance is not intended to repeal, abrogate, or impair any existing easements, covenants, or deed restrictions. However, where this ordinance and another ordinance, easement, covenant, or deed restriction conflict or overlap, whichever imposes the more stringent restrictions shall prevail.
- **95.045 Interpretation.** In the interpretation and application of this Ordinance, all provisions shall be:
- A. Considered as minimum requirements;
- B. Liberally construed in favor of the governing body; and,
- C. Deemed neither to limit or repeal any other powers granted under State statutes.
- 95.050 Development Permit Required. A development permit shall be obtained before construction or development begins within any area of special flood hazard established in Section 95.030. The permit shall be for all structures including manufactured homes, as set forth in the "Definitions," and for all development including fill and other activities, also as set forth in the "Definitions."
- 95.055 Application for Development Permit. Application for a development permit shall be made on forms furnished by the City of Monmouth which may include, but not be limited to, plans in duplicate drawn to scale showing the nature, location, dimensions, and elevations of the area in question; existing or proposed structures, fill, storage of materials, drainage facilities, and the location of the foregoing. Specifically, the following information is required:

- A. Elevation in relation to mean sea level, of the lowest floor (including basement) of all structures;
- B. Elevation in relation to mean sea level to which any structure has been floodproofed;
- C. Certification by a registered professional engineer or architect that the floodproofing methods for any nonresidential structure meet the floodproofing criteria in Section 95.085(B); and
- D. Description of the extent to which a watercourse will be altered or relocated as a result of proposed development.
- 95.060 Floodplain Administration. The City Planner is hereby appointed to administer and implement this Ordinance by granting or denying development permit applications in accordance with its provisions.

Duties of the floodplain administrator shall include, but not be limited to:

- A. Review all development permits to determine that the permit requirements of this Ordinance have been satisfied.
- B. Review all development permits to determine that all necessary permits have been obtained from those Federal, State, or local governmental agencies from which prior approval is required.
- C. Review all development permits to determine if the proposed development is located in the floodway. If located in the floodway, assure that the encroachment provisions of Section 95.090(1) are met.
- 95.065 Use of Other Base Flood Data. When base flood elevation data has not been provided in accordance with Section 95.030, Basis for Establishing the Areas of Special Flood Hazard, the floodplain administrator shall obtain, review, and reasonably utilize any base flood elevation and floodway data available from a Federal, State or other source, in order to administer Sections 95.085, Specific Standards for Flood Hazard Reduction, and 95.090 Floodways.
- 95.070 Interpretation of Flood Insurance Rate Map (FIRM) Boundaries. Make interpretations where needed, as to exact location of the boundaries of the areas of special flood hazards (for example, where there appears to be a conflict between a mapped boundary and actual field conditions). The person contesting the location of the boundary shall be given a reasonable opportunity to appeal the interpretation. Such appeals shall be granted consistent with the standards of Section 60.6 of the Rules and Regulations of the National Flood Insurance Program (44 CFR 59-76).

# 95.075 Variance Procedure.

#### A. Appeal Board

- 1. The Planning Commission as established by the city shall hear and decide appeals and requests for variances from the requirements of this ordinance.
- 2. The Planning Commission shall hear and decide appeals when it is alleged there is an error in any requirement, decision, or determination made by the city in the enforcement or administration of this ordinance.
- 3. Those aggrieved by the decision of the Planning Commission or any taxpayer, may appeal such decision to the City Council as provided in Section 90.245 of the Monmouth Zoning and Development Code.
- 4. In passing upon such applications, the Planning Commission shall consider all technical evaluations, all relevant factors, standards specified in other sections of this ordinance, and:
  - a. The danger that materials may be swept onto other lands to the injury of others;
  - b. The danger to life and property due to flooding or erosion damage;
  - c. The susceptibility of the proposed faculty and its contents to flood damage and the effect of such damage on the individual owner;
  - d. The importance of the services provided by the proposed facility to the community;
  - e. The necessity to the facility of a waterfront location, where applicable.
  - f. The availability of alternative locations for the proposed use which are not subject to flooding or erosion damage;
  - g. The compatibility of the proposed use with existing and anticipated development;
  - h. The relationship of the proposed use to the Comprehensive Plan and flood plain management program for that area;
  - i. The safety of access to the property in times of flood for ordinary and emergency vehicles;

- j. The expected heights, velocity, duration, rate of rise, and sediment transport of the flood waters and the effects of wave action. if applicable, expected at the site; and,
- k. The costs of providing governmental services during and after flood conditions, including maintenance and repair of public utilities and facilities such as sewer, gas, electrical, and water systems, and streets and bridges.
- 5. Upon consideration of the factors of Section 95.075(A)(4) and the purposes of this ordinance, the Planning Commission may attach such conditions to the granting of variances as it deems necessary to further the purposes of this ordinance.
- 6. The Planning Commission shall maintain the records of all appeal actions and report any variances to the Federal Insurance Administration upon request.

# **B.** Conditions for Variances

- 1. Generally, the only condition under which a variance from the elevation standard may be issued is for new construction and substantial improvements to be erected on a lot of one-half acre or less in size contiguous to and surrounded by lots with existing structures constructed below the base flood level, providing items in Section 95.075(A)(4) have been fully considered. As the lot size increases the technical justification required for issuing the variance increases.
- 2. Variances may be issued for the reconstruction, rehabilitation, or restoration of structures listed on the National Register of Historic Places or the State Inventory of Historic Places, without regard to the procedures set forth in this section.
- 3. Variances shall not be issued within a designated floodway if any increase in flood levels during the base flood discharge would result.
- 4. Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief.
- 5. Variances shall only be issued upon:
  - a. A showing of good and sufficient cause;
  - b. A determination that failure to grant the variance would result in exceptional hardship to the applicant;

- c. A determination that the granting of a variance will not result in increased flood heights, additional threats to public safety, extraordinary public expense, create nuisances, cause fraud on or victimization of the public as identified in Section 95.075 (A)(4), or conflict with existing local laws or ordinances.
- 6. Variances as interpreted in the National Flood Insurance Program are based on the general zoning law principle that they pertain to a physical piece of property; they are not personal in nature and do not pertain to the structure, its inhabitants, economic or financial circumstances. They primarily address small lots in densely populated residential neighborhoods. As such, variances from the flood elevations should be quite rare.
- 7. Variances may be issued for nonresidential buildings in very limited circumstances to allow a lesser degree of floodproofing than watertight or dry-floodproofing, where it can be determined that such action will have low damage potential, complies with all other variance criteria except 95.075(B)(1), and otherwise complies with Section 95.080(A) of the Provisions for Flood Hazards Reduction.
- 8. Any applicant to whom a variance is granted shall be given written notice that the structure will be permitted to be built with a lowest floor elevation below the base flood elevation and that the cost of flood insurance will be commensurate with the increased risk resulting from the reduced lowest floor elevation.
- 9. Variances may not be issued to increase the maximum size of residential accessory structures within areas of special flood hazards as specified in 95.085(A)(4).

95.080 Provisions for Flood Hazard Reduction. <u>In areas of special flood hazards</u>, the following standards are required:

# A. Anchoring.

- 1. All new construction and substantial improvements shall be anchored to prevent flotation, collapse, or lateral movement of the structure.
- 2. All manufactured homes must likewise be anchored to prevent flotation, collapse or lateral movement, and shall be installed using methods and practices that minimize flood damage. Anchoring methods may include, but are not limited to, use of over-the-top or frame ties to ground anchors (Reference FEMA's "Manufactured Home Installation in Flood Hazard Areas" guidebook for additional techniques).

# B. Construction Materials and Methods.

- 1. All new construction and substantial improvements shall be constructed with materials and utility equipment resistant to flood damage.
- 2. All new construction and substantial improvements shall be constructed using methods and practices that minimize flood damage.
- 3. Electrical, heating, ventilation, plumbing, and air-conditioning equipment and other service facilities shall be designed and/or otherwise elevated or located so as to prevent water from entering or accumulating within the components during conditions of flooding.

## C. Utilities.

- 1. All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of floodwaters into the system;
- 2. New and replacement sanitary sewage systems shall be designed to minimize or eliminate infiltration of flood waters into the systems and discharge from the systems into flood waters; and
- 3. On-site waste disposal systems shall be located to avoid impairment to them or contamination from them during flooding.

# D. Subdivision Proposals.

- 1. All subdivision proposals shall be consistent with the need to minimize flood damage;
- 2. All subdivision proposals shall have public utilities and facilities such as sewer, gas, electrical, and water systems located and constructed to minimize flood damage;
- 3. All subdivision proposals shall have adequate drainage provided to reduce exposure to flood damage; and
- 4. Where base flood elevation data has not been provided or is not available from another authoritative source, it shall be generated for subdivision proposals and other proposed developments which contain at least 50 lots or 5 acres (whichever is less).
- E. <u>Review of Building Permits</u>. Where elevation data is not available either through the Flood Insurance Study or from another authoritative source, applications for building permits shall be reviewed to assure that proposed construction will be reasonably safe from flooding. The test of reasonableness is a local judgment and includes use of

historical data, high water marks, photographs of past flooding, etc., where available. Failure to elevate at least two feet above grade in these zones may result in higher insurance rates.

95.085 Specific Standards for Flood Hazard Reduction. In all areas of special flood hazards where base flood elevation data has been provided as set forth in Section 95.030, Basis for Establishing Flood Hazard, or Section 95.065, Use of Other Base Flood Data, the following provisions are required:

#### A. Residential Construction.

- 1. New construction and substantial improvement of any residential structure shall have the lowest floor, including basement, elevated to one foot above base flood elevation.
- 2. Fully enclosed areas below the lowest floor that are subject to flooding are prohibited, or. shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. Designs for meeting this requirement must either be certified by a registered professional engineer or architect or must meet or exceed the following minimum criteria:
  - a. A minimum of two openings having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding shall be provided.
  - b. The bottom of all openings shall be no higher than one foot above grade.
  - c. Openings may be equipped with screens, louvers, or other coverings or devices provided that they permit the automatic entry and exit of floodwaters.
- 3. <u>Crawlspace Construction</u>. <u>Below-grade crawlspaces are allowed subject to the following standards as found in Technical Bulletin 11-01</u>, <u>Crawlspace Construction for Buildings Located in Special Flood Hazard Areas:</u>
  - a. The building must be designed and adequately anchored to resist flotation, collapse, and lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy. Hydrostatic loads and the effects of buoyancy can usually be addressed through the required openings stated in 95.085(A)(3)(b). Because of hydrodynamic loads, crawlspace construction is not allowed in areas with flood velocities greater than five (5) feet per second unless the design is reviewed by a qualified design professional, such as a registered architect or professional

engineer. Other types of foundations are recommended for these areas.

- b. The crawlspace is an enclosed area below the base flood elevation (BFE) and, as such, must have openings that equalize hydrostatic pressures by allowing the automatic entry and exit of floodwaters.

  The bottom of each flood vent opening can be no more than one (1) foot above the lowest adjacent exterior grade.
- c. Portions of the building below the BFE must be constructed with materials resistant to flood damage. This includes not only the foundation walls of the crawlspace used to elevate the building, but also any joists, insulation, or other materials that extend below the BFE. The recommended construction practice is to elevate the bottom of joists and all insulation above BFE.
- d. Any building utility systems within the crawlspace must be elevated above BFE or designed so that floodwaters cannot enter or accumulate within the system components during flood conditions. Ductwork, in particular, must either be placed above the BFE or sealed from floodwaters.
- e. The interior grade of a crawlspace below the BFE must not be more than two (2) feet below the lowest adjacent exterior grade.
- f. The height of the below-grade crawlspace, measured from the interior grade of the crawlspace to the top of the crawlspace foundation wall must not exceed four (4) feet at any point. The height limitation is the maximum allowable unsupported wall height according to the engineering analyses and building code requirements for flood hazard areas.
- g. There must be an adequate drainage system that removes floodwaters from the interior area of the crawlspace. The enclosed area should be drained within a reasonable time after a flood event. The type of drainage system will vary because of the site gradient and other drainage characteristics, such as soil types. Possible options include natural drainage through porous, well-drained soils and drainage systems such as perforated pipes, drainage tiles or gravel or crushed stone drainage by gravity or mechanical means.
- h. The velocity of floodwaters at the site should not exceed five (5) feet per second for any crawlspace. For velocities in excess of five (5) feet per second, other foundation types should be used.

- 4. Residential Accessory Structures. No single residential accessory structure located within areas of special flood hazard shall exceed 500 square feet in size. The size of residential accessory structures located within areas of special flood hazard is a non-variable standard.
- B. <u>Nonresidential Construction</u>. New construction and substantial improvement of any commercial, industrial or other nonresidential structure shall either have the lowest floor, including basement, elevated to one foot above the level of the base flood elevation, or, together with attendant utility and sanitary facilities, shall.
  - 1. Be floodproofed so that below the base flood level the structure is watertight with walls substantially impermeable to the passage of water;
  - 2. Have structural components capable of resisting hydrostatic and hydrodynamic loads and effects of buoyancy;
  - 3. Be certified by a registered professional engineer or architect that the design and methods of construction are in accordance with accepted standards of practice for meeting provisions of this subsection based on their development and/or review of the structural design, specifications and plans. Such certifications shall be provided to the official as set forth in Section 95.055(C).
  - 4. Nonresidential structures that are elevated, not floodproofed, must meet the same standards for space below the lowest floor as described in Section 95.085(A);
  - 5. Applicants floodproofing nonresidential buildings shall be notified that flood insurance premiums will be based on rates that are one foot below the floodproofed level (e.g., a building constructed to the base flood level will be rated as one foot below that level);

# 6. Below-grade crawlspaces are allowed subject to the standards found in Section 95.085(A)(3) above.

#### C. Manufactured Homes.

- 1. Specific provisions for flood hazard reduction apply to all manufactured homes to be placed or substantially improved within Zones A1-A30, AH, and AE on the community's FIRM on sites:
  - a. Outside of a manufactured home park or subdivision,
  - b. In a new manufactured home park or subdivision,
  - c. In an expansion to an existing manufactured home park or subdivision, or

- d. In an existing manufactured home park or subdivision on which a manufactured home has incurred "substantial damage" as the result of a flood.
- 2. All manufactured homes, as described in subsection 1 above, shall be elevated on a permanent foundation such that the lowest floor of the manufactured home is at or <u>one foot</u> above the base flood elevation and be securely anchored to an adequately designed foundation system to <u>resist prevent</u> flotation, collapse, and lateral movement.
- D. <u>Recreational Vehicles</u>. Recreational vehicles placed on sites within Zones A1-30, AH, and AE on the community's FIRM either:
  - 1. Be on the site for fewer than 180 consecutive days,
  - 2. Be fully licensed and ready for highway use, on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions; or
  - 3. Meet the requirements of Section 95.085(C) and the elevation and anchoring requirements for manufactured homes.
- **95.090 Floodways.** Located within areas of special flood hazard established in Section 95.030 are areas designated as floodways. Since the floodway is an extremely hazardous area due to the velocity of floodwaters, which carry debris, potential projectiles, and erosion potential, the following provisions apply:
- 1. Prohibit encroachments, including fill, new construction, substantial improvements, and other development unless certification by a registered professional civil engineer is provided demonstrating that encroachments shall not result in any increase in flood levels during the occurrence of the base flood discharge.
- 2. If Section 95.090 (1) is satisfied, all new construction and substantial improvements shall comply with all applicable flood hazard reduction provisions of Section 95.085.
- 95.095 Determination of Flood Elevations. Where elevation data for the 100-year flood are not available, applications for building permits shall be reviewed to assure that proposed construction will be reasonably safe from flooding. The test of such safety may be based on historical data, high water marks, photographs of past flooding, or other relevant information.

#### 95.100 Information to be Obtained and Maintained.

A. Where base flood elevation data is provided through the Flood Insurance Study or required as in Section 95.065, the applicant shall obtain and record the actual elevation

(in relation to mean sea level) of the lowest floor (including basement) of all new or substantially improved structures, and whether or not the structure contains a basement.

- B. For all new or substantially improved, floodproofed structures, the applicant shall verify and record the actual elevation (in relation to mean sea level).
- C. The City shall maintain the floodproofing certifications required in Section 95.055(C).
- D. The City shall maintain, for public inspection, all records pertaining to the provisions of the Flood Plain Overlay Zone.

#### 95.105 Alteration of Watercourses.

- A. The City shall notify adjacent communities and the Department of Land Conservation and Development prior to alteration or relocation of any watercourse and shall submit evidence of such notification to the Federal Insurance Administration.
- B. The Planning Commission shall require that maintenance be provided within the altered or relocated watercourse so that flood carrying capacity is not diminished.
- 95.110 Encroachments. The cumulative effect of any proposed development, where combined with all other existing and anticipated development, shall not increase the water surface elevation of the base flood more than one foot at any point.
- 95.115 Standards for Shallow Flooding Areas (AO Zones). Shallow flooding areas appear on FIRMs as AO zones with depth designations. The base flood depths in these zones range from 1 to 3 feet above ground where a clearly defined channel does not exist, or where the path of flooding is unpredictable and where velocity flow may be evident. Such flooding is usually characterized as sheet flow. In these areas, the following provisions apply:
- A. New construction and substantial improvements of residential structures and manufactured homes within AO zones shall have the lowest floor (including basement) elevated above the highest grade adjacent to the building, one foot or more above the depth number specified on the FIRM (at least two feet if no depth number is specified).
- B. New construction and substantial improvements of nonresidential structures within AO zones shall either:
- C. 1. Have the lowest floor (including basement) elevated above the highest adjacent grade of the building site, one foot or more above the depth number specified on the FIRM (at least two feet if no depth number is specified); or
- D. 2. Together with attendant utility and sanitary facilities, be completely flood proofed to or above that level so that any space below that level is watertight with walls

substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy. If this method is used, compliance shall be certified by a registered professional engineer or architect as in Section 95.085(B)(3).

- E. 3. Require adequate drainage paths around structures on slopes to guide floodwaters around and away from proposed structures.
- F. 4. Recreational vehicles placed on sites within AO Zones on the community's FIRM shall either:
  - 4.a. Be on the site for fewer than 180 consecutive days,
  - 2.b. Be fully licensed and ready for highway use, on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions; or
  - 3.c. Meet the requirements of Section 95.085(C) and the elevation and anchoring requirements for manufactured homes.

95.120 Non-Liability of City. The granting of any request for a development permit for structures or uses in the flood plain shall not constitute a representation, guarantee, or warranty of any kind by the City of Monmouth or the practicability or safety of any structure or use proposed. This Ordinance shall not create liability on the part of the City of Monmouth, any officer or employee thereof, or the Federal Insurance Administration, for any flood damages that result from reliance on this Ordinance or any administrative decision lawfully made hereunder.

The degree of flood protection required by this Ordinance is considered reasonable for regulatory purposes and is based on scientific and engineering considerations. Larger floods can and will occur on rare occasions. Flood heights may be increased by artificial or natural causes. This Ordinance does not imply that land outside these areas of special flood hazards or uses permitted within such areas will be free from flooding or flood damages.

This Ordinance shall not create liability on the part of the City of Monmouth, any officer or employee thereof, or the Federal Insurance Administration, for any flood damages that result from reliance on this ordinance or any administrative decision made hereunder.