

# FLOOD DAMAGE PREVENTION ORDINANCE

## SECTION 1.0

### 1.1 STATEMENT OF PURPOSE

It is the purpose of the ordinance 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:

1. To protect human life and health.
2. To minimize expenditure of public money for costly flood control projects.
3. To minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public.
4. To minimize prolonged business interruptions.
5. 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.
6. To help maintain a stable tax base by providing for the second use and development of areas of special flood hazard so as to minimize future flood blight areas.
7. To insure that potential buyers are notified that property is in an area of special flood hazard.
8. To insure that those who occupy the areas of special flood hazard assume responsibility for their actions.

### 1.2 METHODS OF REDUCING FLOOD LOSSES

In order to accomplish its purposes, this ordinance includes methods and provisions for:

1. 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.
2. Requiring that uses vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction.
3. Controlling the alteration of natural flood plains, stream channels, and natural protective barriers, which help accommodate or channel flood waters.
4. Controlling filling, grading, dredging, and other development which may increase flood damage.
5. Preventing or regulating the construction of flood barriers which will unnaturally divert flood waters or which may increase flood hazards in other areas.

## SECTION 2.0

### DEFINITIONS

Unless specifically defined below, words or phrases used in this ordinance shall be interpreted so as to give them the meaning they have in common usage and to give this ordinance its most reasonable application

**Area of special flood hazard:** means the Land in the flood plain within a community subject to a one percent or greater chance of flooding in any given year.

**Base flood:** means the flood having a one percent chance of being equaled or exceeded in any given year.

**Development:** means 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.

**Flood or flooding:** Means a general and temporary condition of partial or complete inundation of normally dry land areas as from:

- (1) The overflow of inland or tidal waters and/or
- (2) The unusual and rapid accumulation or runoff of surface waters from any source.

**Flood Insurance Rate Map (FIRM):** means 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.

**Flood Insurance Study:** Means 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.

**Floodway:** means 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.

**Mobile home:** means a structure that is transportable in one or more sections, built on a permanent chassis, and designed to be used with or without a permanent foundation when connected to the required utilities. It does not include recreational vehicles or travel trailers.

**New construction:** means structures for which the "start of construction" commenced on or after the effective date of this ordinance.

**Start of construction:** means the first placement of permanent construction of a structure (other than a mobile home) on a site, such as the pouring of slabs or footings or any work beyond the stage of excavation. 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 foundations 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 as part of the main structure. For a structure (other than a mobile home) without a basement or poured footings the "start of construction" includes the first permanent framing or assembly of the structure or any part thereof on its piling or foundation. For mobile homes not within a mobile home park or mobile home subdivision, "start of construction" means the affixing of the mobile home to its permanent site. For mobile homes within mobile home parks or mobile home subdivisions, "start of construction" is the date on which the construction of facilities for servicing the site on which the mobile home is to be affixed including, at a minimum, the construction of streets, either final site grading or the pouring of concrete pads, and installation of utilities is completed.

**Structure:** means a walled and roofed building or mobile home that is principally above ground.

**Substantial improvement:** means 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 being 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.

**Variance:** means a grant of relief from the requirements of this ordinance which permits construction in a manner that would otherwise be prohibited by this ordinance.

## **SECTION 3.0**

### **GENERAL PROVISIONS**

#### **3.1 LANDS TO WHICH THIS ORDINANCE APPLIES**

This ordinance shall apply to all areas of special flood hazards within the jurisdiction of the Borough of Danielson

#### **3.2 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 "The Flood Insurance Study for the Borough of Danielson, Windham County, Connecticut dated May 1, 1984, with accompanying Flood Insurance Rate Maps is hereby adopted by reference and declared to be part of this ordinance. The Flood Insurance Study is on file at the office of the Town Clerk.

#### **3.3 COMPLIANCE**

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.

#### **3.4 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.

#### **3.5 INTERPRETATION**

In the interpretation and application of this ordinance, all provisions shall be:

1. Considered as minimum requirements;
2. Liberally, construed in favor of the governing body;
3. Deemed neither to limit nor repeal any other powers granted under state statutes.

#### **3.6 WARNING AND DISCLAIMER OF LIABILITY**

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 rarer occasions. Flood heights may be increased by man-made or natural causes. This ordinance does not imply that land outside the 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 Borough of Danielson, any officer or employee thereof, or the Federal Insurance Administration, for any flood damages that result reliance on this ordinance or any administrative decision lawfully made thereunder.

## **SECTION 4.0**

### **ADMINISTRATION**

#### **4.1 ESTABLISHMENT OF DEVELOPMENT PERMIT**

A Development Permit shall be obtained before construction or development begins within any area of special flood hazard established in Section 3.2. Application for a Development Permit shall be made on forms furnished by the Zoning Officer and 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.

1. Elevation in relation to mean sea level, of the lowest floor (including basement) of all structures;
2. Elevation in relation to mean sea level to which any structure has been flood proofed
3. Certification by a registered professional engineer or architect that the flood proofing methods for any non-residential structure meet the flood proofing criteria in Section 5.2-2; and,
4. Description of the extent to which any watercourse will be altered or relocated as a result of proposed development.
5. A fee in the amount of \$6 shall be charged.

#### **4.2 DESIGNATION OF THE BUILDING OFFICIAL**

The Zoning officer of the Borough of Danielson is hereby appointed to administer and implement this ordinance by granting or denying development permit applications in accordance with its provisions.

#### **4.3 DUTIES AND RESPONSIBILITIES OF THE BUILDING OFFICIAL**

Duties of the Zoning Officer shall include but not be limited to:

##### **4.3-1 PERMIT REVIEW**

1. Review all development permits to determine that the permit requirements of this ordinance have been satisfied.
2. Review all development permits to determine that all necessary permits have been obtained from these federal, state or local governmental agencies from which prior approval is required.

##### **4.3-2 OTHER BASE FLOOD DATA**

When base flood elevation data has not been provided in accordance with Section 3.2, BASIS FOR ESTABLISHING THE AREAS OF SPECIAL FLOOD HAZARD, the Zoning Officer shall obtain, review, and reasonably utilize any base flood elevation data available from a federal, state or other source, in order to administer Sections 5.2-1, SPECIFIC STANDARDS. Residential Construction, and 5.2-2, SPECIFIC STANDARDS, Nonresidential Construction

##### **4.3-3 INFORMATION TO BE OBTAINED AND MAINTAINED BY ZONING OFFICER**

- I. Obtain and record the actual elevation (in relation to mean sea level) of the lowest habitable floor (including basement) of all new or substantially improved structures.
2. For all new or substantially improved flood proofed structures
  - (a) Verify and record the actual elevation (in relation to mean sea level), and
  - (b) Maintain the flood proofing certifications required in Section 4.1 (3).
3. Maintain for public inspection all records pertaining to the provision of this ordinance.

##### **4.3-4 ALTERATION OF WATERCOURSES**

1. Notify adjacent communities and the Department of Environmental Protection prior to any alteration or

relocation of a watercourse, and submit evidence of said notification to the Federal Insurance Administration.

2. Require that maintenance is provided within the altered or relocated portion of said watercourse so that the flood carrying capacity is not diminished.

#### **4.3-5.1 INTERPRETATION OF FIRM BOUNDARIES**

Make interpretations where needed, as to the exact location of the boundaries of the areas or 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 as provided in Section 4.4

#### **4.4 VARIANCE PROCEDURE**

##### **4.4-1.1 Appeal Board**

1. The Zoning Board of Appeals as established by Borough of Danielson, shall hear and decide appeals and request for variances from the requirements of this ordinance.
2. The Danielson Zoning Board of Appeals shall hear and decide appeals when it is alleged there is an error in any requirement, decision, or determination made by the Building Official in the enforcement of this ordinance.
3. Any person aggrieved by the decision of the Danielson Zoning Board of Appeals may appeal such decision to the Superior Court, as provided by law.
4. In passing upon such applications, the Danielson Zoning Board of Appeals shall consider all technical evaluations, all relevant factors, standards specified in other sections of this ordinance, and
  - i) The danger that materials may be swept onto other lands to the injury of others;
  - (ii) The danger of life and property due to flooding or erosion damage;
  - (iii) The susceptibility of the proposed facility and its contents to flood damage and the effect of such damage on the individual owner;
  - (iv) The importance of the services provided by the proposed facility to the community;
  - (v) The necessity to the facility of a waterfront location, where applicable;
  - (vi) The availability of alternative locations for the proposed use which are not subject to flooding or erosion damage;
  - (vii) The compatibility of the proposed use with existing and anticipated developments
  - (viii) The relationship of the proposed use to the comprehensive plan and flood plain management program for that area
  - (ix) The safety of access to the property in times of flood for ordinary and emergency vehicles;
  - (x) 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,
  - (xi) 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. Generally, variances may be issued 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 (i-xi) in Section 4.4-1(4) have been fully considered. As the lot size increases beyond the one-half acre, the technical justification required for issuing the variance increases.
6. Upon consideration of the factors of Section 4.4-1(4) and the purposes of this ordinance, the Danielson Zoning Board of Appeals may attach such conditions as it deems necessary to further the purposes of this ordinance.
7. The Building Official shall maintain the records of all appeal actions and report any variances to the Federal Insurance Administration upon request.

##### **4.4-2 Conditions for Variances**

1. Variances may be issued for the reconstruction, rehabilitation or restoration structures listed on the National Register of Historic Places or State Inventory of Historic Places, without regard to the procedures set forth in the remainder of this section.
2. Variances shall not be issued within any designated floodway if any increase in flood levels during the base flood discharge would result.

3. Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief
4. Variances shall only be issued upon:
  - (i) A showing of good and sufficient cause;
  - (ii) A determination that failure to grant the variance would result in exceptional hardship to the applicant; and,
  - (iii) 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 on Section 4.4-1(4), or conflict with existing local laws or ordinances.
5. 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 from the reduced lowest floor elevation.
6. Such applicant must record such variance in the town land records before it shall become effective.

## **SECTION 5.0**

### **PROVISIONS FOR FLOOD REDUCTION**

#### **GENERAL STANDARDS**

In all areas of special flood hazards the following standards are required:

##### **5.1-1 ANCHORING.**

1. All new construction and substantial improvements shall be anchored to prevent floatation, collapse, or lateral movement of the structure.
2. All mobile homes should be anchored to resist floatation, collapse, or lateral movement by providing over-the-top ties to ground anchors. Specific requirements shall be that:
  - (i) Over the top ties be provided at each of the four corners of the mobile home, with two additional ties per side at intermediate locations, with mobile home less than 50 feet long requiring four additional ties per side.
  - (ii) Frame ties be provided at each corner of the home with five additional ties per side at intermediate points, with mobile homes less than 50 feet long requiring four additional ties per side.
  - (iii) All components of the anchoring system be capable of carrying a force of 4,800 pounds, and,
  - (iv) Any additions to the mobile home be similarly anchored.

##### **5.1-2 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 minimized flood damage.

##### **5.1-3 UTILITIES**

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

##### **5.1-4 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 Base flood elevation data shall be provided for subdivision proposals and other proposed development which contain at least 50 lots or 5 acres (whichever is less),

## 5.2 SPECIFIC STANDARDS

In all areas of special flood hazards where base flood elevation data has been provided as set forth in Section 3.2 BASIS FOR ESTABLISHING THE AREAS OF SPECIAL FLOOD HAZARD or Section 4.3-2, Use of Other Base Flood Data, the following provisions are required:

### 5.2-1 RESIDENTIAL CONSTRUCTION

New construction and substantial improvement of any residential structure shall have the lowest floor, including basement, elevated to or above base flood elevation.

### 5.2-2 NONRESIDENTIAL CONSTRUCTION

New construction and substantial improvement of any commercial, industrial or other nonresidential structure shall either have the lowest floor, including basement, elevated to the level of the base flood elevation; or, together with attendant utility and sanitary facilities, shall:

1. Be flood proofed 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; and,
3. Be certified by a registered professional engineer or architect that the standards of this subsection are satisfied. Such certifications shall be provided to the official as set forth in Section 4.3-3(2).

### 5.2-3 MOBIL HOMES

1. Mobile homes shall be anchored in accordance with Section 5.1-1(2).
2. Stands or lots shall be elevated on compacted fill or on pilings so that the lowest floor of the mobile home will be at or above the base flood level.
3. Adequate surface drainage and access for a hauler shall be provided.
4. In the instance of elevation on pilings
  - lots shall be large enough to permit steps
  - piling foundations shall be placed in stable soil no more than ten feet apart
  - reinforcement shall be provided for pilings extending more than six feet above ground level.
5. No mobile home shall be placed in a floodway.

## 5.3 FLOODWAYS

Located within areas of special flood hazard established in Section 3.2 are areas designated as floodways. Since the floodway is an extremely hazardous area due to the velocity of flood waters which carry debris, potential projectiles, and erosion potential, the following provisions apply:

1. Encroachments, including fill, new construction, substantial improvements, and other development is prohibited unless certification by a registered professional engineer is provided demonstrating that such encroachment will not result in any increase in flood levels during the occurrence of the base flood discharge
2. If Section 5.3(1) is satisfied, all new construction and substantial improvements shall comply with all applicable flood hazard reduction provisions of Section 5.0 PROVISIONS FOR FLOOD HAZARD REDUCTION