The Flood Damage Prevention Ordinance is mandated by the Federal Government in order that property owners in this City may obtain subsidized flood insurance and obtain disaster relief. Flood Insurance Rate Map ("FIRM") zones of flooding have been established within the City and are basically from riverine flooding ("A" zones on the map).

The ordinance sets forth the following requirements for new construction:

1. All new construction, including additions, have habitable finished floor elevations above the designated flood elevation. When remodeling, entire finish floor elevation must be raised if the value of the remodel exceeds 50 percent of the value of the original structure (generally where new floor area exceeds 50 percent of original floor area).

2. For commercial structures, habitable floor space need not be above the flood elevation, but must be floodproofed to that elevation. The floodproofing must be of engineered design and articulated barriers used only in localized entry and exit points.

3. The flood requirements must be met if foundation placement occurred after July 16, 1979, or the structure is not eligible for subsidized insurance. Federally chartered loan institutions require flood insurance in zoned areas.

Application of our ordinance involves:

1. A determination of the flood elevation for a proposed project.

2. Survey of the property by registered engineer or surveyor showing elevation points above mean sea level.

3. Plan check to insure plans show the required elevation for finished floors.

4. Check forms to verify the required finished floor elevation will be met.

5. Certification of the elevation of the lowest finished floor for all habitable areas prior to approving wall framing.

Any person wishing to obtain a copy of the map may call the toll free number, (800) 638-6620. No charge for the maps is made. The map designations are: Community Panel Numbers 060191, 0005B, 0001B, and 00015B.