

ORDINANCE NO. 101-81
FLOOD DAMAGE PREVENTION ORDINANCE

ARTICLE 1. STATUTORY AUTHORIZATION, FINDINGS OF FACT, PURPOSE AND OBJECTIVES

SECTION A. STATUTORY AUTHORIZATION

The Legislature of the State of Alabama has in
(state)
Alabama State Code delegated the responsibility to local governmental
(statutes)
units to adopt regulations designed to promote the public health, safety,
and general welfare of its citizenry. Therefore, the Mayor and Board of Aldermen
(governing body)
of Cordova, Alabama does ordain as follows:
(local unit) (state)

SECTION B. FINDINGS OF FACT

- (1) The flood hazard areas of the City of Cordova, Alabama, are subject
(local unit)
to periodic inundation which results in loss of life, 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.
- (2) These flood losses are caused by the cumulative effect of obstructions
in flood plains causing increases in flood heights and velocities, and
by the occupancy in flood hazard areas by uses vulnerable to floods or
hazardous to other lands which are inadequately elevated, flood-proofed,
or otherwise protected from flood damages.

SECTION C. STATEMENT OF PURPOSE

It is the purpose of this 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 to:

- (1) restrict or prohibit uses which are dangerous to health, safety and
property due to water or erosion or in flood heights or velocities;
- (2) require that uses vulnerable to floods, including facilities which
serve such uses, be protected against flood damage at the time of
initial construction;
- (3) control the alteration of natural flood plains, stream channels,
and natural protective barriers which are involved in the accomodation
of flood waters;
- (4) control filling, grading, dredging and other development which may
increase erosion or flood damage; and,

- (5) prevent or regulate the construction of flood barriers which will unnaturally divert flood waters or which may increase flood hazards to other lands.

SECTION D. OBJECTIVES

The objectives of this ordinance are:

- (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 flood plains;
- (6) to help maintain a stable tax base by providing for the sound use and development of flood prone areas in such a manner as to minimize future flood blight areas; and,
- (7) to insure that potential home buyers are notified that property is in a flood area.

ARTICLE 2. 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.

"Appeal" means a request for a review of the Zoning Board of Appeal's (local administrator) interpretation of any provision of this ordinance or a request for a variance.

"Area of shallow flooding" means a designated A0 or V0 Zone on a community's Flood Insurance Rate Map (FIRM) with base flood depths from one to three feet where a clearly defined channel does not exist, where the path of flooding is unpredictable and indeterminate, and where velocity flow may be evident.

"Area of special flood hazard" is 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 equalled 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.

"Existing mobile home park or mobile home subdivision" means a parcel (or contiguous parcels) of land divided into two or more mobile home lots for rent or sale for which the construction of facilities for servicing the lot on which the mobile home is to be affixed (including, at a minimum, the installation of utilities, either final site grading or the pouring of concrete pads, and the construction of streets) is completed before the effective date of this ordinance.

"Expansion to an existing mobile home park or mobile home subdivision" means the preparation of additional sites by the construction of facilities for servicing the lots on which the mobile homes are to be affixed (including the installation of utilities, either final site grading or pouring of concrete pads, or the construction of streets).

"Flood" or "flooding" means a general and temporary condition of partial or complete inundation of normally dry land areas from:

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

"Flood Hazard Boundary Map (FHBM)" means an official map of a community, issued by the Federal Insurance Administration, where the boundaries of the areas of special flood hazard have been designated as Zone A.

"Flood Insurance Rate Map (FIRM)" means an official map of a community, on which the Federal Insurance Administration has delineated both the areas of special flood hazard and the risk premium zones applicable to the community.

"Flood Insurance Study" is the official report provided by the Federal Insurance Administration. The report contains flood profiles, as well as the Flood Hazard 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.

"Floor" means any floor usable for living purposes, which includes working, sleeping, eating, cooking or recreation, or a combination thereof.

"Mean Sea Level" means the average height of the sea for all stages of the tide.

"Mobile home" means a structure, transportable in one or more sections, which is 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.

"New mobile home park or mobile home subdivision" means a parcel (or contiguous parcels) of land divided into two or more mobile home lots for rent or sale for which the construction of facilities for servicing the lot on which the mobile home is to be affixed (including, at a minimum, the installation of utilities, either final site grading or the pouring of concrete pads, and the construction of streets) is completed 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, including the relocation of a structure. Permanent construction does not 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 that is principally above ground, as well as a mobile home.

"Substantial improvement" means, for a structure built prior to the enactment of this ordinance, any repair, reconstruction, or improvement of a structure, the cost of which equals or exceeds fifty 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. The term does not, however, include either (1) any project for improvement of a structure to comply with existing state or local health, sanitary, or safety code specifications which are solely 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.

"Variance" is a grant of relief to a person from the requirements of this ordinance which permits construction in a manner otherwise prohibited by this ordinance where specific enforcement would result in unnecessary hardship.

ARTICLE 3. GENERAL PROVISIONS

SECTION A. LANDS TO WHICH THIS ORDINANCE APPLIES

This ordinance shall apply to all areas of special flood hazard within the jurisdiction of the City of Cordova, Alabama.
(local unit)

SECTION B. BASIS FOR ESTABLISHING THE AREAS OF SPECIAL FLOOD HAZARD

The areas of special flood hazard identified by the Federal Insurance Administration through a scientific and engineering report entitled "The Flood Insurance Study for the City of Cordova, Alabama," dated with accompanying Flood Insurance Rate Maps and Flood Boundary and Floodway Maps and any revision thereto are hereby adopted by reference and declared to be a part of this ordinance.

SECTION C. ESTABLISHMENT OF DEVELOPMENT PERMIT

A Development Permit shall be required in conformance with the provisions of this ordinance.

SECTION D. COMPLIANCE

No structure or land shall hereafter be located, extended, converted, or structurally altered without full compliance with the terms of this ordinance and other applicable regulations.

SECTION E. 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 conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

SECTION F. 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; and, (3) deemed neither to limit nor repeal any other powers granted under state statutes.

SECTION G. 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 rare 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 hazard 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 Cordova, Al. or by any (local unit) officer or employee thereof for any flood damages that result from reliance on this ordinance or any administrative decision lawfully made thereunder.

SECTION H. PENALTIES FOR VIOLATION

Violation of the provisions of this ordinance or failure to comply with any of its requirements, including violation of conditions and safeguards established in connection with grants of variance or special exceptions, shall constitute a misdemeanor. Any person who violates this ordinance or fails to comply with any of its requirements shall, upon conviction thereof, be fined not more than \$ 500.00 or imprisoned for not more than 30 days, or both, and in addition shall pay all costs and expenses involved in the case. Each day such violation continues shall be considered a separate offense. Nothing herein contained shall prevent the City of Cordova from taking (local unit) such other lawful action as is necessary to prevent or remedy any violation.

ARTICLE 4. ADMINISTRATION

SECTION A. DESIGNATION OF BUILDING INSPECTOR (local administrator)

The Building Inspector is hereby appointed to administer and implement the (local administrator) provisions of this ordinance.

SECTION B. DUTIES AND RESPONSIBILITIES OF THE BUILDING INSPECTOR (local administrator)

Duties of the Building Inspector shall include, but not be limited to:
(local administrator)

- (1) Review all development permits to assure that the permit requirements of this ordinance have been satisfied.
- (2) Advise permittee that additional federal or state permits may be required, and if specific federal or state permits are known, require that copies of such permits be provided and maintained on file with the development permit.
- (3) Notify adjacent communities and the Alabama Office of State Planning and Federal Programs (state coordinating agency) prior to any alteration or relocation of a watercourse, and submit evidence of such notification to the Federal Insurance Administration.
- (4) Assure that maintenance is provided within the altered or relocated portion of said watercourse so that the flood carrying capacity is not diminished.

- (5) Verify and record the actual elevation (in relation to mean sea level) of the lowest floor (including basement) of all new or substantially improved structures.
- (6) Verify and record the actual elevation (in relation to mean sea level) to which the new or substantially improved structures have been flood-proofed.
- (9) When flood-proofing is utilized for a particular structure, the Building Inspector shall obtain certification from a (local administrator) registered professional engineer or architect.
- (10) Where interpretation is needed as to the exact location of the boundaries of the areas of special flood hazard (for example, where there appears to be a conflict between a mapped boundary and actual field conditions) the Building Inspector shall make the (local administrator) necessary interpretation. The person contesting the location of the boundary shall be given a reasonable opportunity to appeal the interpretation as provided in this article.
- (11) When base flood elevation data has not been provided in accordance with Article 3, Section B, then the Building Inspector shall (local administrator) obtain, review, and reasonably utilize any base flood elevation data available from a federal, state or other source, in order to administer the provisions of Article 5.
- (12) All records pertaining to the provisions of this ordinance shall be maintained in the office of the Building Inspector and (local administrator) shall be open for public inspection.

SECTION C. PERMIT PROCEDURES

Application for a Development Permit shall be made to the Building Inspector
(local administrator)
on forms furnished by him and may include, but not be limited to, the
following 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 non-residential
structure has been flood-proofed
- (3) Provide a certificate from a registered professional engineer or
architect that the non-residential flood-proofed structure meets the
flood-proofing criteria in Article 5, Section B(2).
- (4) Description of the extent to which any watercourse will be altered
or relocated as a result of proposed development

SECTION D. VARIANCE PROCEDURES

- (1) The Zoning Board of Appeals as established by The City of Cordova, Alabama,
(appeal board) (local unit)
shall hear and decide appeals and requests for variances from the
requirements of this ordinance.
- (2) The Zoning Bd. of Appeals shall hear and decide appeals when it is
(appeal board)
alleged there is an error in any requirement, decision, or
determination made by the Building Inspector in the
(local administrator)
enforcement or administration of this ordinance.
- (3) Any person aggrieved by the decision of the Zoning Bd. of Appeals,
(appeal board)
or any taxpayer may appeal such decision to the
Circuit Court of Walker County, as provided in Ala. State Code.
(name of appropriate court) (statute)
- (4) 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 the remainder of this section.
- (5) In passing upon such applications, the Zoning Board of Appeals
(appeal board)
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 facility 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, not subject to flooding or erosion damage, for the proposed use;
- (g) the compatability 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.
- (l) 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 (a - k) 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 listed above and the purposes of this ordinance, the Zoning Board of Appeals may attach such conditions to the granting of variances as it deems necessary to further the purposes of this ordinance.
(appeal board)
- (7) Variances shall not be issued within any designated floodway if any increase in flood levels during the base flood discharge would result.

(8) Conditions for Variances

- (a) Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief.
- (b) 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, or conflict with existing local laws or ordinances.
- (c) Any applicant to whom a variance is granted shall be given written notice specifying the difference between the base flood elevation and the elevation to which the structure is to be built and stating that the cost of flood insurance will be commensurate with the increased risk resulting from the reduced lowest floor elevation.
- (d) The Building Inspector shall maintain the records (local administrator) of all appeal actions and report any variances to the Federal Insurance Administration upon request.

ARTICLE 5. PROVISIONS FOR FLOOD HAZARD REDUCTIONSECTION A. GENERAL STANDARDS

In all areas of special flood hazard the following provisions are required:

- (1) All new construction and substantial improvements shall be anchored to prevent flotation, collapse or lateral movement of the structure.
- (2) All new construction and substantial improvements shall be constructed with materials and utility equipment resistant to flood damage.
- (3) All new construction or substantial improvements shall be constructed by methods and practices that minimize flood damage.
- (4) All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of flood waters into the system.
- (5) New and replacement sanitary sewage systems shall be designed to minimize or eliminate infiltration of flood waters into the systems and discharges from the systems into flood waters.

- (6) On-site waste disposal systems shall be located to avoid impairment to them or contamination from them during flooding.
- (7) Any alteration, repair, reconstruction, or improvements to a structure on which the start of construction was begun after the effective date of this ordinance, shall meet the requirements of "new construction" as contained in this ordinance.

SECTION B. SPECIFIC STANDARDS

In all areas of special flood hazard where base flood elevation data has been provided as set forth in Article 3, Section B, or Article 4, Section B (11), the following provisions are required:

- (1) Residential Construction - New construction or substantial improvement of any residential structure shall have the lowest floor, including basement, elevated to or above base flood elevation.
- (2) Non-residential Construction - New construction or substantial improvement of any commercial, industrial or other non-residential 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, be flood-proofed so that below the base flood level the structure is water tight 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. A registered professional engineer or architect shall certify that the standards of this subsection are satisfied. Such certification shall be provided to the official as set forth in Article 4, Section C(3).
- (3) Mobile Homes
 - (a) No mobile home shall be placed in a floodway or Coastal High Hazard Area, except in an existing mobile home park or existing mobile home subdivision.
 - (b) All mobile homes shall be anchored to resist flotation, collapse, or lateral movement by providing over-the-top and frame ties to ground anchors. Specific requirements shall be that:
 - (i) over-the-top ties be provided at each end of the mobile home, with one additional tie per side at an intermediate location on mobile homes of less than fifty feet and one additional tie per side for mobile homes of fifty feet or more.

- (ii) frame ties be provided at each corner of the home with four additional ties per side at intermediate points for mobile homes less than fifty feet long and one additional tie for mobile homes of fifty feet or longer;
 - (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.
- (c) For new mobile home parks and subdivisions; for expansions to existing mobile home parks and subdivisions; for existing mobile home parks and subdivisions where the repair, reconstruction or improvement of the streets, utilities and pads equals or exceeds fifty percent of value of the streets, utilities and pads before the repair, reconstruction or improvement has commenced and, for mobile homes not placed in a mobile home park or subdivision require:
- (i) stands or lots are 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;
 - (ii) adequate surface drainage and access for a hauler are provided; and,
 - (iii) in the instance of elevation on pilings: (1) lots are large enough to permit steps; (2) piling foundations are placed in stable soil no more than ten feet apart; and, (3) reinforcement is provided for pilings more than six feet above the ground level.
- (4) Floodways - Located within areas of special flood hazard established in Article 3, Section B, 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 shall apply:
- (a) Prohibit encroachments, including fill, new construction, substantial improvements and other developments unless certification by a registered professional engineer or architect is provided demonstrating that encroachments shall not result in any increase in flood levels during occurrence of the base flood discharge.

- (b) If Article 5, Section B(4)(a), is satisfied, all new construction and substantial improvements shall comply with all applicable flood hazard reduction provisions of Article 5.
- (c) Prohibit the placement of any mobile homes, except in an existing mobile home park or existing mobile home subdivision.

SECTION C. STANDARDS FOR AREAS OF SHALLOW FLOODING (AO ZONES)

Located within the areas of special flood hazard established in Article 3, Section B, are areas designated as shallow flooding. These areas have special flood hazards associated with base flood depths of one to three feet where a clearly defined channel does not exist and where the path of flooding is unpredictable and indeterminate; therefore, the following provisions apply:

- (1) All new construction and substantial improvements of residential structures have the lowest floor, including basement, elevated above the crown of the nearest street to or above the depth number specified on the community's FIRM.


(2) All new construction and substantial improvements of non-residential structures shall:

- (a) have the lowest floor, including basement, elevated above the crown of the nearest street to or above the depth number specified on the FIRM, or
- (b) 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.

SECTION D. STANDARDS FOR 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 hazards.
- (4) Base flood elevation data shall be provided for subdivision proposals and other proposed development which is greater than the lesser of fifty lots or five acres.

ADOPTED this 24th day of February, 1981.


Mayor

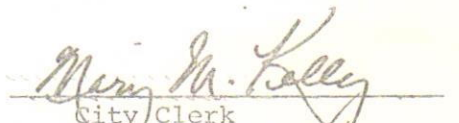
Attest:


City Clerk

CERTIFICATE

I, the undersigned Clerk of the City of Cordova, Alabama, hereby certify that the foregoing is a true and correct copy of Ordinance No. 101-81, that was duly adopted and enacted by the Mayor and Board of Aldermen of the City of Cordova, Alabama, at a regular meeting in the City Hall of the City of Cordova, Alabama, held on February 24, 1981, and after being duly adopted was posted in three (3) public places in the City of Cordova, Alabama, as required by law.

This the 25th day of February, 1981.


City Clerk
City of Cordova, Alabama

(SEAL)

Revised 1/80

