

WHEREAS, certain areas of the Village of Saginaw are subject to periodic flooding from Shoal Creek and its tributaries, causing serious damages to

properties within these areas; and

WHEREAS, relief is available in the form of Federally subsidized flood insurance as authorized by the National Flood Insurance Act of 1968; and

WHEREAS, it is the intent of this Village Board to require the recognition and evaluation of flood hazards in all official actions relating to development in the flood plain areas having special flood hazards; and

WHEREAS, this body has the legal authority to adopt flood plain management control measures to reduce future flood losses pursuant to Ordinance Number 85-1

NOW, THEREFORE, BE IT RESOLVED, that this Village Board hereby:

1. Assures the Federal Insurance Administration that it will enact as necessary, and maintain in force for those areas having flood hazards, adequate flood plain management and control measures with effective enforcement provisions consistent with the Criteria set forth in Section 60.3 of the National Flood Insurance Program Regulations; and

2. Vests the Village Clerk with the responsibility, authority, and means to:

a. Delineate or assist the Administrator, at his request, in delineating the limits of the areas having special flood hazards on available local maps of sufficient scale to identify the location of building sites.

b. Provide such information as the Administrator may request concerning present uses and occupancy of the flood plain.

c. Cooperate with Federal, State, and local agencies and private firms which undertake to study, survey, map, and identify flood plain areas, and cooperate with neighboring communities with respect to management of adjoining flood plain areas in order to prevent aggravation of existing hazards.

d. When received from the Administrator, complete and submit those reports, which advise the Administrator on the progress made within the community in the development and implementation of flood plain management measures.

e. Upon occurrence, notify the Administrator in writing when ever the boundaries of the community have been modified by annexation or loss of authority to adopt and enforce flood plain management regulations for a particular area. Included in such notification will be a map of the community, suitable for reproduction, which clearly delineates the new or deleted areas.

3. Appoints Village Clerk to maintain for public inspection and to furnish upon request a record of elevations (in relation to mean sea level) of the lowest floor (including basement) of all new or substantially improved structures located in the special flood hazard areas. If the lowest floor is below grade on one or more sides, the elevation of the floor immediately above must also be recorded.

4. Agrees to take such other official action as may be reasonably necessary to carry out the objectives of the program.

ADOPTED AND PASSED by the Village Board of the Village of Saginaw  
this 26 day of August, 1985.

Attest:

Village Clerk

Seal of Village

Be it ordained by the Governing Body of the Village of Saginaw.

Section 1 - The Building Inspector hereby has these added responsibilities and is authorized and directed to enforce all the provisions of this Ordinance and all other Ordinances of the Village of Saginaw now in force or hereafter adopted, relating to zoning, sub-division or building codes.

Section 2 - The Building Inspector shall be appointed to these additional responsibilities by resolution of the Governing Body and his/her appointment shall continue during good behavior and satisfactory service. During temporary absence or disability of the Building Inspector, the Governing Body of the Village shall designate an acting enforcement official.

Section 3 - The Governing Body of the Village of Saginaw hereby designates the current Flood Hazard Boundary Map/Flood Insurance Rate Map, and amendments, as the official map to be used in determining those areas of special flood hazard.

Section 4 - Permits Required: No person, firm or corporation shall erect, construct, enlarge or improve any building or structure in the City or cause the same to be done without first obtaining a separate development permit for each building or structure.

a. Within Zone(s) A on the official map, separate development permits are required for all new construction, substantial improvements and other developments, including the placement of mobile homes.

b. Application: To obtain a permit, the applicant shall first file an application therefor in writing on a form furnished for that purpose. Every such application shall:

1. Identify and describe the work to be covered by the permit for which application is made.
2. Describe the land on which the proposed work is to be done by lot, block, tract and house and street address, or similar description that will readily identify and definitely locate the proposed building or work.
3. Indicate the use or occupancy for which the proposed work is intended.
4. Be accompanied by plans and specifications for proposed construction.
5. Be signed by the permittee or his authorized agent who may be required to submit evidence to indicate such authority.
6. Within designated flood prone areas, be accompanied by elevations (in relation to mean sea level) of the lowest floor (including basement or in the case of floodproofed non-residential structures, the elevation to which it has been floodproofed. Documentation or certification of such elevations will be maintained by the Building Inspector.
7. Give such other information as reasonably may be required by the Building Inspector.

Section 5 - The Building Inspector shall review all development permit applications to determine if the site of the proposed development is reasonably safe from flooding and that all necessary permits have been received as required by Federal or State Law.

Section 6 - The Building Inspector, in reviewing all applications for new construction, substantial improvements, prefabricated buildings, placement of mobile homes and other development(s) (as defined in Section II of this Ordinance) will:

a. Obtain review and reasonably utilize, if available, any regulatory flood elevation data from Federal, State or other sources, until such other data is provided by the Federal Insurance Administration in a Flood Insurance Study; and require within areas designated as Zone A on the official map that the following performance standards be met:

- (1) Residential Construction - New construction or substantial improvement of any residential structure shall have the lowest floor, including basement, elevated to or above the 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 such a 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 local enforcement official.

b. Require the use of construction materials and utility equipment that are resistant to flood damage.

c. Require the use of construction methods and practices that will minimize flood damage.

d. Be designed or anchored to prevent the flotation, collapse or lateral movement of the structure or portions of the structure due to flooding.

e. Assure that in regard to mobile homes, specific anchoring requirements are:

- (1) Over-the-top ties be provided at each of the four corners of the mobile home with two additional ties per side at the intermediate locations and mobile homes less than 50 feet long requiring one additional tie per side.
- (2) Frame ties be provided at each corner of the home with five additional ties per side at intermediate points and mobile homes less than 50 feet long requiring four additional ties per side.
- (3) All components of the anchoring system be capable of carrying a force of 4800 pounds.
- (4) Any additions to mobile homes be similarly anchored.

Section 7 - The Governing Body of the Village shall review all subdivision applications and shall make findings of fact and assure that:

a. All such proposed developments are consistent with the need to minimize flood damage.

b. Subdivision proposals and other proposed new development greater than five (5) acres or fifty (50) lots, whichever is lesser, include within such proposals regulatory flood elevation data in areas designated Zone A.

c. Adequate drainage is provided so as to reduce exposure to flood hazards.

d. All public utilities and facilities are located so as to minimize or eliminate flood damage.

Section 8 - New Water and Sewer, etc. - New and replacement water and sewer systems shall be constructed to eliminate or minimize infiltration by, or discharge into floodwaters. Moreover, on-site waste disposal systems will be designed to avoid impairment or contamination during flooding.

Section 9 - The Governing Body of the Village will insure that the flood carrying capacity within the altered or relocated portion of any watercourse is maintained. The Village will notify, in riverine situations, adjacent communities and the State Coordinating Office prior to any alteration or relocation of a watercourse, and submit copies of such notifications to the Federal Emergency Management Agency. Moreover, the City will work with appropriate State and Federal agencies in every way possible in complying with the National Flood Insurance Program in accordance with the National Flood Disaster Protection Act of 1973.

Section 10 - This Ordinance shall take precedence over conflicting Ordinances or parts of Ordinances. The Governing Body of the Village of Saginaw may, from time to time, amend this Ordinance to reflect any and all changes in the National Flood Disaster Protection Act of 1973. The regulations of this Ordinance are in compliance with the National Flood Insurance Program Regulation as published in the Federal Register, Volume 41, Number 207, dated October 26, 1976, redesignated at 44 FR 31177, May 31, 1979.

Section 11 - Definition: Unless specifically defined below, words or phrases used in this Ordinance shall be interpreted so as to give them the same meaning as they have in common usage and so as to give this Ordinance its most reasonable application.

AREAS OF SPECIAL FLOOD HAZARD

- The Land within a community subject to a one percent or greater chance of flooding in any given year. This land is identified as Zone A on the official map.

DEVELOPMENT

- 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.

FLOOD

- A temporary rise in stream's flow or stage that results in water overflowing its banks and inundating areas adjacent to the channel or an unusual and rapid accumulation of runoff or surface waters from any source.

FLOODPROOFING

- Any combination of structural and non-structural additions, changes, or adjustments to structures, including utility and sanitary facilities, which would preclude the entry of water. Structural components shall have the capability of resisting hydrostatic and hydrodynamic loads and the effect of buoyancy.

MOBILE HOME

- 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.

MOBILE HOME PARK  
(SUBDIVISION)

- "Mobile Home Subdivision" means a parcel (or contiguous parcels) of land which has been divided into two or more lots for rent or sale and the placement of mobile homes.

REGULATORY FLOOD  
ELEVATION

- The water surface elevation of the 100-year flood.

STRUCTURE

- A walled and roofed structure, including a gas or liquid storage tank that is principally above the ground, including but without limitation to buildings, factories, sheds, cabins, mobile homes and other similar uses.

SUBSTANTIAL IMPROVEMENT

- "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 (a) before the improvement is started, or (b) 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 any alteration to comply with existing State or local health, sanitary, building or safety codes or regulations as well as structures listed in National or State Registers of historic places.

100-YEAR FLOOD

- The condition of flooding having a one percent chance of annual occurrence.

ADOPTED AND PASSED by the Governing Body of the Village of Saginaw

this 24 day of August, 1985.

  
Chairman

Seal of Village

Attest:  Village Clerk