

FLOOD HAZARD AREAS

Chapter 48A

FLOOD HAZARD AREAS

- § 48A-1. Statutory authorization.
- § 48A-2. Findings of fact.
- § 48A-3. Statement of purpose.
- § 48A-4. Methods of reducing flood losses.
- § 48A-5. Definitions.
- § 48A-6. Applicability.
- § 48A-7. Basis for establishing areas of special flood hazard.
- § 48A-8. Violations and penalties.
- § 48A-9. Abrogation and greater restrictions.
- § 48A-10. Interpretation.
- § 48A-11. Warning and disclaimer of liability.
- § 48A-12. Development permit.
- § 48A-13. Administration.
- § 48A-14. Duties and responsibilities of Construction Official.
- § 48A-15. Variance procedure.
- § 48A-16. General standards.
- § 48A-17. Specific standards.

[HISTORY: Adopted by the Mayor and Common Council of the City of Gloucester City 10-4-79 as Ord. No. 3A-19-79. Amendments noted where applicable.]

GENERAL REFERENCES

Uniform construction codes — See Ch. 37.
Trailer camps and campsites — See Ch. 85.
Zoning — See Ch. 93.

Be it ordained by the Mayor and Common Council of the City of Gloucester City, in the County of Camden and State of New Jersey, that:

§ 48A-1. Statutory authorization.

The Legislature of the State of New Jersey 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 Mayor and Common Council of the City of Gloucester City, County of Camden and State of New Jersey, does ordain as follows.

§ 48A-2. Findings of fact.

- A. The flood hazard areas of Gloucester City 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 hazard 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.

§ 48A-3. 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:

- A. Protect human life and health;
- B. Minimize expenditure of public money for costly flood control projects;

- C. Minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;
- D. Minimize prolonged business interruptions;
- E. 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. 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;
- G. Ensure that potential buyers are notified that property is in an area of special flood hazard; and
- H. Ensure that those who occupy the areas of special flood hazard assume responsibility for their actions.

§ 48A-4. 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 which serve such uses, be protected against flood damage at the time of initial construction;
- C. Controlling the alteration of natural floodplains, stream channels and natural protective barriers which help accommodate or channel floodwaters;
- 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 floodwaters or which may increase flood hazards in other areas.

§ 48A-5. Definitions.

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

APPEAL — A request for a review of the Construction Official's interpretation of any provision of this ordinance or a request for a variance.

AREA OF SHALLOW FLOODING — A designated A0 or V0 Zone on the Flood Insurance Rate Map (FIRM). The base flood depths range from one (1) to three (3) feet, a clearly defined channel does not exist, the path of flooding is unpredictable and indeterminate, and velocity flow may be evident.

AREA OF SPECIAL FLOOD HAZARD — The land in the floodplain within a community subject to a one-percent-or-greater chance of flooding in any given year.

BASE FLOOD — The flood having a one-percent chance of being equaled or exceeded in any given year.

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 located within the area of special flood hazard.

EXISTING MOBILE HOME PARK OR MOBILE HOME SUBDIVISION — A parcel or contiguous parcels of land divided into two (2) 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 EXISTING MOBILE HOME PARK OR MOBILE HOME SUBDIVISION — 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 or the construction of streets.

FLOOD or FLOODING — A general and temporary condition of partial or complete inundation of normally dry land areas from:

- A. The overflow of inland or tidal waters; and/or
- B. The unusual and rapid accumulation or runoff of surface waters from any source.

FLOOD INSURANCE RATE MAP (FIRM) — The official map 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 — The official report provided in which the Federal Insurance Administration has provided flood profiles, as well as the Flood Insurance Rate Maps, and the water surface elevation of the base flood.

HABITABLE FLOOR — Any floor usable for living purposes, which includes working, sleeping, eating, cooking or recreation or a combination thereof. A floor used only for storage purposes is not a "habitable floor."

MOBILE HOME — A structure that is transportable in one (1) 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 — 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 — A parcel or contiguous parcels of land divided into two (2) or more mobile home lots for rent or sale for which the construction of facilities for servicing the lot, 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 — 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 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 — A walled and roofed building, a mobile home or a gas or liquid storage tank that is principally above ground.

SUBSTANTIAL IMPROVEMENT:

- A. Any repair, reconstruction or improvement of a structure, the cost of which equals or exceeds fifty percent (50%) of the market value of the structure either before the improvement or repair is started or, if the structure has been damaged and is being restored, before the damage occurred.

- B. 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 — A grant of relief from the requirements of this ordinance which permits construction in a manner that would otherwise be prohibited by this ordinance.

§ 48A-6. Applicability.

This ordinance shall apply to all areas of special flood hazard within the jurisdiction of the City of Gloucester City, Camden County, New Jersey.

§ 48A-7. Basis for establishing 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 City of Gloucester City," dated March 1979, with accompanying Flood Insurance Rate Maps, is hereby adopted by reference and declared to be a part of this ordinance. The Flood Insurance Study is on file at the office of the Construction Official, Broadway and Monmouth Streets, Gloucester City, New Jersey.

§ 48A-8. Violations and penalties.

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. Any person who violates this ordinance or fails to comply with any of its requirements shall, upon conviction thereof, be fined not more than five hundred dollars (\$500.) or be imprisoned for not more than thirty (30) days, or both, for each violation and, in addition, shall pay all costs and expenses involved in the case. Nothing herein contained shall prevent the City of Gloucester City from taking such other lawful action as is necessary to prevent or remedy any violation.

§ 48A-9. 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.

§ 48A-10. 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 nor repeal any other powers granted under state statutes.

§ 48A-11. 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 Gloucester City,

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 thereunder.

§ 48A-12. Development permit.

A development permit shall be obtained before construction or development begins within any area of special flood hazard established in § 48A-7. Application for a development permit shall be made on forms furnished by the Gloucester City Construction Official 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 and 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 § 48A-17B; and
- D. Description of the extent to which any watercourse will be altered or relocated as a result of proposed development.

§ 48A-13. Administration.

The Construction Official of Gloucester City is hereby appointed to administer and implement this ordinance by granting or denying development permit applications in accordance with its provisions.

§ 48A-14. Duties and responsibilities of Construction Official.

Duties of the Construction Official of Gloucester City shall include but not be limited to the following:

A. Permit review. He shall:

- (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 those federal, state or local governmental agencies from which prior approval is required.
- (3) Review all development permits for compliance with the provisions of § 48A-16E.

B. Use of other base flood data. When base flood elevation data has not been provided in accordance with § 48A-7, the Construction Official shall obtain, review and reasonably utilize any base flood elevation data available from a federal, state or other source in order to administer § 48A-17A and B.

C. Information to be obtained and maintained. He shall:

- (1) 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 and whether or not the structure contains a basement.
- (2) For all new substantially improved floodproofed structures:
 - (a) Verify and record the actual elevation in relation to mean sea level; and
 - (b) Maintain the floodproofing certifications required in § 48A-12C.
- (3) Maintain for public inspection all records pertaining to the provisions of this ordinance.

D. Alteration of watercourses. He shall:

- (1) Notify adjacent communities and the Department of Environmental Protection prior to any alteration or relocation of a watercourse and submit evidence of such 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.

E. Interpretation of FIRM boundaries. He shall make interpretations, where 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 person contesting the location of the boundary shall be given a reasonable opportunity to appeal the interpretation as provided in § 48A-15.

§ 48A-15. Variance procedure.

A. Appeal Board.

- (1) The Zoning Board of Adjustment, as established by the City of Gloucester City, shall hear and decide appeals and requests for variances from the requirements of this ordinance.
- (2) The Zoning Board of Adjustment shall hear and decide appeals when it is alleged there is an error in any requirement, decision or determination made by the Construction Official in the enforcement or administration of this ordinance.
- (3) Those aggrieved by the decision of the Zoning Board of Adjustment, or any taxpayer, may appeal such decision to the Superior Court of New Jersey as provided by law.
- (4) In passing upon such applications, the Zoning Board of Adjustment 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 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 floodplain management program of 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 floodwaters 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 Subsection A(4) of this section and the purposes of this ordinance, the

Zoning Board of Adjustment may attach such conditions to the granting of variances as it deems necessary to further the purposes of this ordinance.

- (6) The Construction Official shall maintain the records of all appeal actions, including technical information, and report any variances to the Federal Insurance Administration upon request.

B. Conditions for variances.

- (1) Generally, variances may be issued for new construction and substantial improvements to be erected on a lot of one-half (½) acre or less in size contiguous to and surrounded by lots with existing structures constructed below the base flood level, provided that items in Subsection A(4)(a) through (k) of this section have been fully considered. As the lot size increases beyond the one-half (½) acre, 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 the remainder of this section.
- (3) Variances shall not be issued within any 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; and
 - (c) A determination that the granting of a variance will not result in increased flood heights, ad-

ditional threats to public safety, extraordinary public expense, create nuisances, cause fraud on or victimization of the public as identified in § 48A-15A(4) or conflict with existing local laws or ordinances.

- (6) 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.

§ 48A-16. General standards.

In all areas of special flood hazard, 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 mobile homes shall be anchored to resist flotation, collapse or lateral movement by providing over-the-top and frame ties to ground anchors. Special requirements shall be that:
 - (a) Over-the-top ties shall be provided at each of the four (4) corners of the mobile home, with two (2) additional ties per side at intermediate locations, with mobile homes less than fifty (50) feet long requiring one (1) additional tie per side;
 - (b) Frame ties shall be provided at each corner of the home with five (5) additional ties per side at intermediate points, with mobile homes less than fifty (50) feet long requiring four (4) additional ties per side;
 - (c) All components of the anchoring system shall be capable of carrying a force of four thousand eight hundred (4,800) pounds; and

- (d) Any additions to the mobile home shall be similarly anchored.

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.

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 floodwaters into the systems and discharge from the systems into floodwaters; 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) Base flood elevation data shall be provided for subdivision proposals and other proposed development which contain at least fifty (50) lots or five (5) acres, whichever is less.

E. Encroachments. In all areas of special flood hazard in which base flood elevation data has been provided, the cumulative effect of any proposed development, when combined with all other existing and anticipated development, shall not increase the water surface elevation of the base flood more than one (1) foot at any point.

§ 48A-17. Specific standards.

In all areas of special flood hazard where base flood elevation data has been provided as set forth in § 48A-7 or in § 48A-14B, the following standards are required:

A. 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.

B. 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 such lower floor shall be certified to be watertight by a registered architect or engineer, together with attendant utility and sanitary facilities and 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; 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 § 48A-14C(2).

C. Mobile homes.

- (1) Mobile homes shall be anchored in accordance with § 48A-16A(2).

- (2) For new mobile home parks and mobile home subdivisions; for expansions to existing mobile home parks and mobile home subdivisions; for existing mobile home parks and mobile home subdivisions where the repair, reconstruction or improvement of the streets, utilities and pads equals or exceeds fifty percent (50%) of the 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 mobile home subdivision, it shall be required that:
- (a) 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;
 - (b) Adequate surface drainage and access for a hauler are provided; and
 - (c) In the instance of elevation on pilings, lots are large enough to permit steps, piling foundations are placed in stable soil no more than ten (10) feet apart and reinforcement is provided for pilings more than six (6) feet above the ground level.