

FLOOD HAZARD ZONE OVERLAY

OVERVIEW: This section of the Regulations pertains to certain areas of Norwalk where there is an increased risk of flooding and are identified by FEMA as Special Flood Hazard Areas. The goal of the regulation is to:

- protect human life & health,
- minimize public & private financial losses,
- reduce the need for flood-related rescue & relief efforts,
- shorten post-flood economic disruptions, and
- prevent increases in flood heights and associated damage in neighborhoods.

To meet this goal, this overlay has additional standards for construction and restrictions on activities that change the landscape and would increase flooding.

WHERE & HOW:

ARTICLE 6: CITY-WIDE STANDARDS - Section 6.9 – Flood Hazard Zone Overlay.

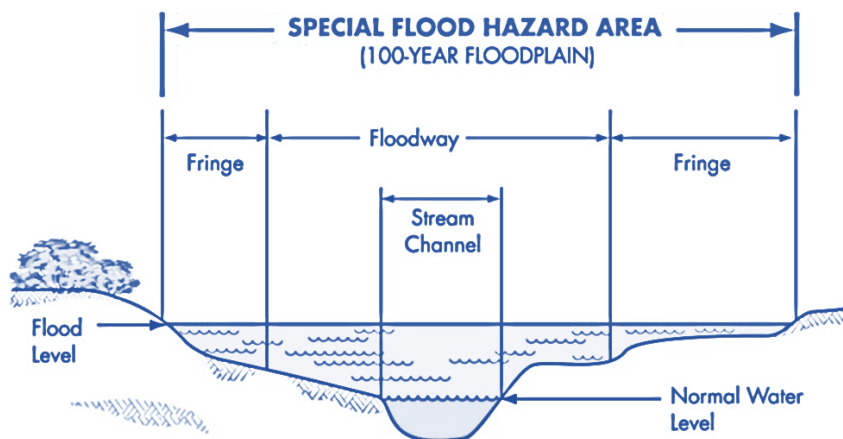
This overlay zone occurs where FEMA has mapped Special Flood Hazard Areas. Norwalk has areas that are at higher risk of coastal flooding and inland riverine flooding.

Purpose, Objectives, General Provisions & Administration: These subsections provide the basis for the regulation. Norwalk must regulate activities in Special Flood Hazard Areas (SFHA) in order to participate in the National Flood Insurance Program and meet State requirements for regulation. Within this subsection is guidance regarding the permit procedures for applying for work in a SFHA and for requirements during and following construction.



Provisions for Flood Hazard Reduction: This subsection describes the standards required for new construction and for work to existing structures. This section defines the design elevation for flood compliance. New construction, including all new mechanical components and substantial improvements, must be installed at an elevation of at least one (1) foot above the base flood elevation (BFE). This section provides technical construction information your architect must show on plans, and your builder or installer must implement at your property.

This section also includes protection of inland riverine flood storage areas. In addition to restricting construction within these inland riverine flood storage areas, the additional language prohibits filling or grading changes that reduce the holding capacity of the floodplain, or the full extent of the riverine Special Flood Hazard Area.



SUMMARY OF PROPOSED CHANGES TO THE REGULATIONS:

- Definitions of terms related to **Substantial Improvement** are proposed to change (see Substantial Improvement, Substantial Damage, and Market Value) in Article 9: Definitions. Substantial Improvement only applies to existing non-flood compliant structures.
 - The 'flood budget' for improvements or damage to existing structures would no longer be determined cumulatively over the life of the structure. The cumulative period would now be calculated (and reset) over a **ten (10) year period**.
 - The budget would be based on **25% of the market value** of the structure. The market value would be determined at the **start of the ten (10) year period**.
- **Compensatory Storage & Equal Conveyance:** Filling or grading within a riverine (non-coastal) flood zone would require a Zoning Permit.

BFE +1, +2, +3?

New construction, new mechanicals, and certain work to existing structures must be built or installed at least one (1) foot above the BFE. The additional 1 foot is the minimum required.

There are multiple reasons to consider designing your project to be more than one (1) foot above BFE to:

- accommodate sea level rise
- lower rates for flood insurance
- remain flood-compliant when FEMA issues map revisions with higher BFEs.

SUBSTANTIAL IMPROVEMENT

Substantial improvements include **ALL** improvements to existing non-flood compliant structures.

However, improvements that cumulatively total, over a 10-year period, less than 25% of the market value of the structure are not required to become fully flood-compliant.