

Jennings County Ordinance No. 01-02
Town of Vernon Ordinance No. 130

A Joint Ordinance Of The Jennings County Commissioners
And The Town of Vernon Concerning
Flood Hazard Areas

BE IT ORDAINED BY THE COUNTY COMMISSIONERS OF JENNINGS COUNTY,
INDIANA, AND THE COMMON COUNCIL OF THE TOWN OF VERNON,
INDIANA, AS FOLLOWS:

SECTION 1. STATUTORY AUTHORIZATION.

The Indiana Legislature granted the power to local units of government (I.C. 36-78-4) to control land use within their jurisdictions in order to accomplish the following:

SECTION 2. STATEMENT OF PURPOSE.

The Purpose of this ordinance is to guide development in the flood hazard areas in order to reduce the potential for loss of life and property, reduce the potential for health and safety hazards, and to reduce the potential for extra-ordinary public expenditure for flood protection and relief. Under the authority granted to local units of government to control land use within their jurisdiction, which includes taking into account the effects of flooding, the County Commissioners hereby adopts the following floodplain management regulations in order to accomplish the following:

- a. to prevent unwise developments from increasing flood or drainage hazards to others;
- b. to protect new buildings and major improvements to buildings from flood damage;
- c. to protect human life and health from the hazards of flooding;
- d. to lessen the burden on the taxpayer for flood control projects, repairs to flood-damaged public facilities and utilities, and flood rescue and relief operations;
- e. to maintain property values and a stable tax base by minimizing the potential for creating flood blighted areas; and
- f. to make federally subsidized flood insurance available for structures and their contents in Jennings County by fulfilling the requirements of the National Flood Insurance Program.

SECTION 3. DEFINITIONS.

For the purpose of this ordinance, the following definitions are adopted:

- a. Building – see “structure.”
- b. Development – any man-made change to improved or unimproved real estate including but not limited to:
 1. construction, reconstruction, or placement of a building or any addition to a building;
 2. installing a manufactured home on a site, preparing a site for a manufactured home or installing a recreational vehicle on a site for more than 180 days;
 3. installing utilities, erection of walls and fences, construction of roads, or similar projects;
 4. construction of flood control structures such as levees, dikes, dams, channel improvements, etc.;
 5. mining, dredging, filling, grading, excavation, or drilling operations;
 6. construction and/or reconstruction of bridges or culverts;
 7. storage of materials; or
 8. any other activity that might change the direction, height, or velocity of flood or surface waters.

“Development” does not include activities such as the maintenance of existing buildings and facilities such as painting, re-roofing; resurfacing roads; or gardening, plowing, and similar agricultural practices that do not involve filling, grading, excavation, or the construction of permanent buildings.

- c. Existing manufactured home park or subdivision – means a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date of this ordinance.
- d. Expansion to an existing manufactured home park or subdivision – means the preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).
- e. FBFM - flood Boundary and Floodway Map.
- f. FEMA - Federal Emergency Management Agency.
- g. FHBM – means Flood Hazard Boundary Map.
- h. FIRM – means Flood Insurance Rate Map.

- i. Flood – a general and temporary condition of partial or complete inundation of normally dry land areas from the overflow, the unusual and rapid accumulation, or the runoff of surface waters from any source.
- j. Floodplain – the channel proper and the areas adjoining any wetland, lake or watercourse which have been or hereafter may be covered by the regulatory flood. The floodplain includes both the floodway and the floodway fringe districts.
- k. Flood Protection Grade or the “FPG” – means the elevation of the regulatory flood plus two feet at any given location in the SFHA.
- l. Floodway – means the channel of a river or stream and those portions of the floodplains adjoining the channel which are reasonably required to efficiently carry and discharge the peak flood flow of the regulatory flood of any river or stream.
- m. Floodway fringe – means those portions of the floodplain lying outside the floodway.
- n. Letter of Map Amendment (LOMA) – An amendment to the currently effective FEMA map that establishes that a property is not located in a Special Flood Hazard Area (SFHA). A LOMA is only issued by FEMA.
- o. Letter of Map Revision (LOMR) – An official revision to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.
- p. Lowest Floor – means the lowest of the following:
 - 1. the top of the basement floor;
 - 2. the top of the garage floor, if the garage is the lowest level of the building;
 - 3. the top of the first floor or of buildings elevated on pilings or constructed on crawl space with permanent openings; or
 - 4. the top of the floor level of any enclosure below an elevated building where the walls of the enclosure provide any resistance to the flow of flood unless:
 - a. the walls are designed to automatically equalize the hydrostatic flood forces on the walls by allowing for the entry and exit of flood waters, by providing a minimum of two openings (in addition to doorways and windows) having a total area of one (1) square foot for every two (2) square feet of enclosed area subject to flooding. The bottom of all such openings shall be no higher than one (1) foot above grade.
 - b. Such enclosed space shall be usable for the parking of vehicles and building access.
- q. Manufactured home – means a structure, transportable in one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when attached to the required utilities. The term “manufactured home” does not include a “recreational vehicle.”

- r. New manufactured home park or subdivision – means a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after the effective date of this ordinance.
- s. Recreational vehicle – means a vehicle which is (1) built on a single chassis; (2) 400 square feet or less when measured at the largest horizontal projections; (3) designed to be self-propelled or permanently towable by a light duty truck; and (4) designed primarily not for use as a permanent dwelling, but as a temporary living quarters for recreational camping, travel, or seasonal use.
- t. Regulatory Flood – means the flood having a one percent probability of being equaled or exceeded in any given year, as calculated by a method and procedure which is acceptable to and approved by the Indiana Natural Resources Commission and the Federal Emergency Management Agency. The regulatory flood elevation at any location is as defined in Section 5 of this ordinance. The “Regulatory Flood” is also know by the term “Base Flood.”
- u. SFHA or Special Flood Hazard Areas – means those lands within the jurisdiction of the Town of Vernon and unincorporated Jennings County that are subject to inundation by the regulatory flood. The SFHA’s of the town of Vernon are generally identified as such on the Flood Insurance Rate Map of the town of Vernon prepared by the Federal Emergency Management Agency and dated October 18, 1983. The SFHAs of Jennings County are generally identified on the Flood Insurance Rate Map of Jennings County prepared by the Federal Emergency Management Agency and dated November 1, 1995.
- v. Structure – means a structure that is principally above ground and is enclosed by walls and a roof. The term includes a gas or liquid storage tank, a manufactured home, or a prefabricated building. The term also includes recreational vehicles to be installed on a site for more than 180 days.
- w. Substantial Improvement – means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage” regardless of the actual repair work performed. The term does not include improvements of structures to correct existing violations of state or local health, sanitary, or safety code requirements or any alteration of a “historic structure”, provided that the alteration will not preclude the structures continued designation as a “historic structure”.

SECTION 4. DUTIES OF THE ADMINISTRATOR.

The Plan Commission Director shall implement this ordinance and hereafter be referred to as the Zoning Administrator. The Zoning Administrator for Jennings County is appointed to review all development and subdivision proposals to insure compliance with this ordinance, including but not limited to the following duties:

- a. Ensure that all development activities within the SFHAs of the jurisdiction of Jennings County meet the requirements of this ordinance.
- b. Provide information and assistance to citizens upon request about permit procedures and floodplain construction techniques.
- c. Ensure that construction authorization has been granted by the Indiana Natural Resources Commission for all development projects subject to Section 7 of this ordinance, and maintain a record of such authorization (either copy of actual permit or letter of recommendation).
- d. Maintain a record of the "as-built" elevation of the top of the lowest floor (including basement) of all new and/or substantially improved buildings constructed in the SFHA. Inspect before, during and after construction.
- e. Maintain a record of the engineer's certificate and the "as-built" floodproofed elevation of all buildings subject to Section 8 of this ordinance.
- f. Cooperation with state and federal floodplain management agencies to improve base flood and floodway data and to improve the administration of this ordinance. Submit reports as required for the National Flood Insurance Program.
- g. Maintain for public inspection and furnish upon request regulatory flood data, SFHA maps, Letters of Map Amendment (LOMA), Letters of Map Revision (LOMR), copies of DNR permits and letters of recommendation, federal permit documents, and "as-built" elevation and floodproofing data for all building construction subject to this ordinance.
- h. Notify adjacent communities and the State Coordinating Office Prior to any alterations or relocation of a watercourse, and submit copies of such notifications to FEMA.

SECTION 5. REGULATORY FLOOD ELEVATION.

- a. The regulatory flood elevation and floodway limits for the SFHAs of the Vernon Fork Muscatatuck River shall be delineated on the 100 year flood profiles in the Flood Insurance Study of the Town of Vernon dated April 18, 1983 and the corresponding Flood Boundary Floodway Map dated October 18, 1983 prepared by the Federal Emergency Management Agency.

- b. The regulatory flood elevation and floodway limits of the SFHAs of those parts of unincorporated Jennings County, delineated as an "A Zone" on the Flood Insurance Rate Map dated November 1, 1995 prepared by the Federal Emergency Management Agency, shall be according to the best data available as provided by the Department of Natural Resources.

SECTION 6. IMPROVEMENT LOCATION PERMIT.

No person, firm, corporation, or governmental body not exempted by state law shall commence any "development" in the SFHA without first obtaining an Improvement Location Permit from the Zoning Administrator. The Zoning Administrator shall not issue an improvement Location Permit if the proposed "development" does not meet the requirements of this ordinance.

- a. The application for an Improvement Location Permit shall be accompanied by the following:
 1. A description of the proposed development.
 2. Location of the proposed development sufficient to accurately locate property and structure in relation to existing roads and streams.
 3. A legal description of the property site.
 4. A site development plan showing existing and proposed development locations and existing and proposed land grades.
 5. Elevation of the top of the lowest floor (including basement) of all proposed development. Elevation should be in National Geodetic Vertical Datum of 1929 (NGVD). In either case the conversion formula should be included.
- b. Upon receipt of an application for an Improvement Location Permit, the Zoning Administrator shall determine if the site is located within an identified floodway, floodway fringe or within the floodplain where the limits of the floodway have not yet been determined.
 1. If the site is in an identified floodway the Zoning Administrator shall require the applicant to forward the application, along with all pertinent plans and specifications, to the department of Natural Resources and apply for a permit for construction in a floodway.

Under the provisions of IC 14-28-1 a permit from the Natural Resources Commission is required prior to the issuance of a local building permit for any excavation, deposit, construction or obstruction activity located in the floodway. This includes land preparation activities such as filling, grading, clearing and paving etc. undertaken before the actual start of construction of the building.

No action shall be taken by the Zoning Administrator until a permit has been issued by the Natural Resource Commission granting approval for construction in the floodway. Once a permit has been issued by the Natural

Resources Commission, the Building Official may issue the local Improvement Location Permit, provided the provisions contained in Sections 7 and 8 of this ordinance have been met. The improvement Location Permit cannot be less restrictive than the permit issued by the Natural Resources Commission.

2. If the site is located in an identified floodway fringe, then the Zoning Administrator may issue the local Improvement Location Permit provided the provisions contained in Sections 7 and 8 of this ordinance have been met. The key provision is that the top of the lowest floor of any new or substantially improved structure shall be at or above the Flood Protection Grade (FGP).
3. If the site is in an identified floodplain where the limits of the floodway and floodway fringe have not yet been determined (shown as Zone A on the Flood Insurance Rate Map), and the drainage area upstream of the site is greater than one square mile, the Zoning Administrator shall require the applicant to forward the application, along with all pertinent plans and specifications, to the Department of Natural Resources for review and comment.

No action shall be taken by the Zoning Administrator until either a permit for construction in the floodway or a letter of recommendation citing the 100 year flood elevation and the recommended Flood Protection Grade has been received from the Department of Natural Resources.

Once the Zoning Administrator has received the proper permit or letter of recommendation approving the proposed development, an Improvement Location Permit may be issued provided the conditions of the Improvement Location Permit are not less restrictive than the conditions received from Natural Resources and the provisions contained in Sections 7 and 8 of this ordinance have been met.

4. If the site is in an identified floodplain where the limits of the floodway and floodway fringe have not yet been determined and the drainage area upstream of the site is less than one square mile, the Zoning Administrator shall require the applicant to provide an engineering analysis showing the limits of the floodway, floodway fringe and 100 year elevation for the site.

Upon receipt, the Zoning Administrator may issue the local improvement Location Permit, provide the provisions contained in Section 7 and 8 of this ordinance have been met.

Section 7. Preventing Increased Damages.

No development in the SFHA shall create a damaging or potentially damaging increase in flood heights or velocity or threat to public health and safety.

- a. Within the floodway identified on the Flood Boundary and Floodway Map or the Flood Insurance Rate Map, the following standards shall apply:
 1. No development shall be allowed which acting alone or in combination with existing or future development, will cause any increase in the elevation of the regulatory flood; and
 2. For all projects involving channel modifications or fill (including levees) Jennings County shall submit the data and request that the Federal Emergency Management Agency revise the regulatory flood data.
- b. Within all SFHAs identified as A Zones (no 100 year flood elevation and/or floodway fringe delineation has been provided) the following standard shall apply:
 1. The total cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the regulatory flood elevation more than one-tenth (0.1) of one foot and will not increase flood damages or potential flood damages.
- c. Public Health Standards in all SFHAs
 1. No development in the SFHA shall include locating or storing chemicals, explosives, buoyant materials, flammable liquids, pollutants, or other hazardous or toxic materials below the Flood Protection Grade, unless such materials are stored in a floodproofed storage tank or building constructed according to the requirements of Section 8 of this ordinance.
 2. New and replacement sanitary sewer lines and on-site waste disposal systems may be permitted providing all manholes or other above ground openings are located above the FPG, or those which are located below the FPG are watertight.

SECTION 8. PROTECTING BUILDINGS.

In addition to the damage prevention requirements of Section 7, all buildings to be located in the SFHA shall be protected from the flood damage below the FPG.

- a. This building protection requirement applies to the following situations:
 1. construction or placement of any new building having a floor area greater than 400 square feet.
 2. structural alterations made to an existing (previously unaltered) building, the cost of which equals or exceeds 50 % of the value of the pre-altered building (excluding the value of the land);
 3. any previously altered building;

4. reconstruction or repairs made to a damaged building that are valued at or more than 50 % of the market value of the building (excluding the value of the land) before damage occurred;
5. installing a manufactured home on a new site or a new manufactured home on an existing site. This ordinance does not apply to returning the existing manufactured home to the same site it lawfully occupied before it was removed to avoid flood damage;
6. installing a travel trailer or recreational vehicle on a site for more than 180 days.

b. This building protection requirement may be met by one of the following methods. The Zoning Administrator shall maintain a record of compliance with these building protection standards as required in Section 4 of this ordinance.

1. A residential or nonresidential building may be constructed on a permanent land fill in accordance with the following:
 - a. The fill shall be placed in layers no greater than 1 foot deep before compacting to 95 % of the maximum density obtainable with the Standard Proctor Test method.
 - b. The fill should extend at least ten feet beyond the foundation of the building before sloping before the FPG.
 - c. The fill shall be protected against erosion and scour during flooding by vegetative cover, riprap or bulkheading. If vegetative cover is used, the slopes shall be no steeper than 3 horizontal to 1 vertical.
 - d. The fill shall not adversely affect the flow of surface drainage from or onto neighboring properties.
 - e. The top of the lowest floor including basements, (see definition of lowest floor in Section 3. Definitions) shall be at or above the FPG.
2. A residential or nonresidential building may be elevated in accordance with the following:
 - a. The building or improvements shall be elevated on posts, piers, columns, extended walls, or other types of similar foundation provided:
 1. Walls of any enclosure below the elevated floor shall be designed to automatically equalize hydrostatic flood forces on the walls by allowing the entry and exit of the flood waters, through providing a minimum of two openings (in addition to doorways and windows) having a total area of one (1) square foot for every two (2) square feet of enclosed area subject to flooding. The bottom of all such opening shall be no higher than one (1) foot above grade.
 2. Any enclosure below the elevated floor is used for storage of vehicles and building access.

- b. The foundation and supporting members shall be anchored and aligned in relation to flood flows and adjoining structures so as to minimize exposure to known hydrodynamic forces such as buoyancy, current, waves, ice, and floating debris.
 - c. All areas below the FPG shall be constructed of materials resistant to flood damage. The top of the lowest floor (including basement) and all electrical, heating, ventilating, plumbing, and air conditioning equipment and utility meters shall be located at or above the FPG. Water and sewer pipes, electrical and telephone lines, submersible pumps, and other waterproofed service facilities may be located below the FPG.
3. Manufactured homes and recreational vehicles to be installed or substantially improved on a site for more than 180 days must meet one of the following anchoring requirements:
- a. The manufactured home shall be elevated on a permanent foundation such that the lowest floor shall be at or above the FPG and securely anchored to an adequately anchored foundation system to resist flotation, collapse, and lateral movement. This requirement applies to all manufactured homes to be placed on a site;
 1. outside a manufactured home park or subdivision;
 2. in a new manufactured home park or subdivision;
 3. in an expansion to an existing manufactured home park or subdivision; or
 4. in an existing manufacture home park or subdivision on which a manufactured home has incurred "substantial damage" as a result of a flood.
 - b. This requirement applies to all manufactured homes to be placed on a site in an existing manufacture home park or subdivision that has not been substantially damaged by a flood.

The manufactured home shall be elevated so that the lowest floor of the manufactured home chassis is supported by reinforced piers or other foundation elements that are no less than 36 inches in height above grade and be securely anchored to an adequately anchored foundation system to resist flotation, collapse, and lateral movement.

4. Recreational vehicles placed on a site shall either;
- a. be on the site for less than 180 consecutive days;
 - b. be fully licensed and ready for highway use (defined as being on its wheels or jacking system, is attached to the site only by quick

disconnect type utilities and security devices, and has no permanently attached additions); or

- c. meet the requirements for “manufactured homes” in paragraph (3) of this section.

- 5. A non-residential building may be floodproofed to the FPG (in lieu of elevating) if done in accordance with the following:

- a. a Registered Professional Engineer shall certify that the building has been designed so that below the FPG, the structure and attendant utility facilities are watertight and capable of resisting the effects of the regulatory flood. The building design shall take into account flood velocities, duration, rate of rise, hydrostatic pressures, and impacts from debris or ice.
- b. Floodproofing measures shall be operable without human intervention and without an outside source of electricity.

SECTION 9. OTHER DEVELOPMENT REQUIREMENTS.

a.. The Zoning Administrator shall review all proposed subdivisions to determine whether the subdivision lies in a flood hazard area as defined elsewhere by ordinance. If the Zoning Administrator finds the subdivision to be so located, the Zoning Administrator shall forward plans and materials to the Indiana Department of Natural Resources for review and comment. The Zoning Administrator shall require appropriate changes and modifications in order to assure that:

1. it is consistent with the need to minimize flood damages;
2. all public utilities and facilities, such as sewer, gas, electrical, and water systems are located and constructed to minimize or eliminate flood damage;
3. adequate drainage is provided so as to reduce exposure to flood hazards;
4. onsite waste disposal systems, if provided, will be so located and designed to avoid impairment of them or contamination from them during the occurrence of the regulatory flood.

b.. Developers shall record the 100 year flood elevation on all subdivision plats containing lands (identified elsewhere by this ordinance) within a flood hazard area prior to submitting the plats for approval by the Plan Commission.

c.. All owners of manufacture home parks or subdivisions located within the SFHA identified as Zone A on the community's FHBM or FIRM shall develop an evacuation plan for those lots located in the SFHA and file it with the local Plan

Commission and have it filed with and approved by the appropriate community emergency management authorities.

SECTION 10. VARIANCES.

a.. The board of Zoning Appeals may consider issuing a variance to the terms and provisions of this ordinance provided the applicant demonstrates that:

- 1.. there exists a good and sufficient causes for the requested variance;
- 2.. The strict application of the terms of this ordinance will constitute an exceptional hardship to the applicant, and
3. The granting of the requested variance will not increase flood heights, create additional threats to public safety, cause additional public expense, create nuisances, cause fraud or victimization of the public, or conflict with existing laws or ordinances.

b.. The Board of Zoning Appeals may issue a variance to the terms and provisions of this ordinance subject to the following standards and conditions:

- 1.. No variance or exception for a residential use within a floodway subject to Section 7 (a) or (b) of this ordinance may be granted.
- 2.. Any variance or exception granted in a floodway subject to Section 7 (a) or (b) of this ordinance will require a permit from Natural Resources.
- 3.. Variances or exceptions to the Building Protection Standards of Section 8 may be granted only when a new structure is to be located on a lot of one-half acre or less in size, contiguous to and surrounded by lots with existing structures constructed below the flood protection grade.
- 4.. Variance or exception may be granted for the reconstruction or restoration of any structure individually listed on the Register of Historic Places or the Indiana State Survey of Historic Architectural, Archaeological and Cultural Sites, Structures, Districts, and Objects;
- 5.. All variances shall give the minimum relief necessary and be such that the maximum practical flood protection will be given to the proposed construction; and
- 6.. The Board of Zoning Appeals shall issue a written notice to the recipient of the variance or exception that the proposed construction will be subject to increased risk to life and property and could require payment of increased flood insurance premiums.

SECTION 11. DISCLAIMER OF LIABILITY.

The degree of flood protection required by this ordinance is considered reasonable for regulatory purposes and is based on available information derived from engineering and scientific methods of study. Larger floods can and will occur on rare occasions. Therefore, this ordinance does not create any liability on the part of the community,

Natural Resources, or the State of Indiana, for any flood damage that results from reliance on this ordinance or any administrative decision made lawfully thereunder.

SECTION 12. VIOLATIONS.

Failure to obtain an Improvement Location Permit in the SFHA or failure to comply with the requirements of a permit or conditions of a variance shall be deemed to be a violation of this ordinance. All violations shall be considered a common nuisance and be treated as such in accordance with the provisions of the Zoning Code for Jennings County. All Violations shall be punishable by a fine not exceeding \$ 100.00.

- a.. A separate offense shall be deemed to occur for each day the violation continues to exist.
- b.. The Jennings County Planning Commission shall inform the owner that any such violation is considered a willful act to increase flood damages and therefore may cause coverage by a Standard Flood Insurance Policy to be suspended.
- c.. Nothing herein shall prevent Jennings County from taking such other lawful action to prevent or remedy any violations. All costs connected therewith shall accrue to the person or persons responsible.

SECTION 13. ABROGATION AND GREATER RESTRICTIONS.

This ordinance repeals and replaces other ordinances adopted by the County Commissioners to fulfill the requirements of the National Flood Insurance Program, including: Jennings County. However, this ordinance does not repeal the original resolution or ordinance adopted to achieve eligibility in the Program. Nor does this ordinance repeal, abrogate, or impair any existing easements, covenants, or deed restrictions conflict or overlap, whichever imposes the more stringent restrictions shall take precedence. In addition, the County Commissioners shall assure that the National Flood Insurance Program regulations and laws (310 IAC 6-1-1, IC 14-28-1, and IC 14-28-3) are met.

SECTION 14. SEPARABILITY.

The provisions and sections of this ordinance shall be deemed separable and the invalidity of any portion of this ordinance shall not affect the validity of the remainder.

SECTION 15. EFFECTIVE DATE.

BE IT FUTHER ORDAINED that this Ordinance shall take effect upon its passage , approval and publication as required by law.

PASSED AND ADOPTED BY THE COMMISSIONERS OF JENNINGS COUNTY, INDIANA THIS 23 DAY OF JULY, 2001.

Duly sworn by me upon his oath says that the facts are true. Signed and sealed this 23rd day of July 2001.

County of: *Jennings*
State of: *Indiana*
Attested:

Edwin B. Judd
Edwin B. Judd, Auditor

Nettie A. Hyden-Malcomb
Nettie A. Hyden-Malcomb
Notary Public
Commission Expires: *1/13/2008*

County Commissioners of
Jennings County, Indiana

Jeffrey S. Day
Robert R. Wilcher
Richard B. Schneider

PASSED AND ADOPTED BY THE COMMON COUNCIL OF THE TOWN OF VERNON, INDIANA THIS _____ DAY OF AUG , 2001.

Common Council of The
Town of Vernon, Indiana

Attested:

Baron Wilder, Mayor

SECTION 15. EFFECTIVE DATE.

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State of: *Indiana*

Attested:

Edwin B. Judd
Edwin B. Judd, Auditor

Nettie A. Hyden-Malcomb

Nettie A. Hyden-Malcomb
Notary Public

Commission Expires: *1/13/2008*

County Commissioners of
Jennings County, Indiana

Jeffrey S. Day
Robert R. Wetzel
Richard B. Schreider

PASSED AND ADOPTED BY THE COMMON COUNCIL OF THE TOWN OF VERNON, INDIANA THIS 2 DAY OF AUG, 2001.

Common Council of The
Town of Vernon, Indiana

[Signature]
Wannay Steub
Steve Heitzman

Attested:

[Signature]

Baron Wilder, Mayor



Indiana Department of Natural Resources

Frank O'Bannon, Governor
Larry D. Macklin, Director

Certified Mail

Article # 7000 0600 0024 8130 6490

Division of Water
402 W. Washington
Room W264
Indianapolis, IN 46204-2748
PH: (317) 232-4160
FAX: (317) 233-4579

July 16, 2001

Ollie Hazelwood
Town Council President
Town of Vernon
PO Box 233
Vernon, IN 47282

Re: Vernon - NFIP
Community # 180110

Dear Mr. Hazelwood,

This letter provides information regarding whether your community will maintain its continued eligibility in the National Flood Insurance Program (NFIP). On February 15, 2001, you were sent a letter from this office regarding the Community Assistance Visit (CAV) conducted by Darren M. Pearson of my staff (copy enclosed). In that letter, we requested that the community provide us with information regarding program deficiencies. To date, the requested information has not been received. If your community fails to respond to this second request, we will be required to notify the Federal Emergency Management Agency (FEMA) that Vernon is not complying with the minimum requirements of the NFIP. If Vernon fails to comply, FEMA can take action to place your community on probation and/or suspension.

As noted in the enclosed letter, dated February 15, 2001, the program deficiencies listed on the attachment must be addressed.

To correct the program deficiencies, the actions listed on the attachment must be taken.

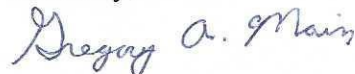
Your community now has until August 16, 2001 to correct the program deficiencies listed on the attachment.

If these measures are not taken, we are required to turn this matter over to FEMA and to request probation and/or suspension. Probation serves as a formal notice that implementation of your floodplain management program is regarded as non-compliant with the minimum criteria of the NFIP. The failure of your community to adequately administer its local floodplain management program in compliance with the minimum criteria of the NFIP results in additional liability to the program from increased exposure to flood risk. During the probation, coverage will remain available within your community; however, a \$50.00 surcharge will be added to the premium of each new or renewal flood insurance policy sold within the period of no less than one year from the effective date of the probation. Probation will remain in effect until all program deficiencies have been corrected and all violations remedied to the maximum extent possible. Furthermore, the \$50.00 annual surcharge will continue to be added to the premium of all new or renewal flood insurance policies sold during any extended or successive probation periods.

If remedial measures are not taken during the specified probation period, the residents of Vernon will become subject to suspension from the NFIP. In NFIP suspended communities, where flood insurance coverage is no longer available, the Flood Disaster Protection Act of 1973 prohibits federal agencies from making grants, loans, or guarantees for the acquisition or construction of structures located in an identified flood hazard area. This restriction applies to assistance from the Federal Housing Administration (FHA), Veteran's Administration (VA), and the Small Business Administration (SBA) among others. Lending institutions insured or regulated by a Federal agency may, however, continue to make conventional loans in these areas at their own discretion. If a flood disaster occurs in a suspended community, Federal disaster assistance for the acquisition, construction, or repair of insurable structures within an identified flood hazard area will not be available. Furthermore, Individual and Family Grant assistance for housing and personal property located in an identified flood hazard area will also not be available.

We encourage you to take the necessary remedial measures to avoid probation and/or suspension from NFIP. If you have any questions, or at any time need technical assistance to address these issues, please contact Darren M. Pearson, Water Planner at (317) 232-4160 or toll-free at 1-877-928-3755.

Sincerely,



Gregory A. Main
NFIP State Coordinator
Division of Water

Community Assistance Letter Attachment List of Program Deficiencies

Town of Vernon Ordinance for Flood Hazard Areas needs to be updated to meet current State of Indiana and Federal requirements. Update Ordinance by using the attached list of requested updates and supply a draft copy for review.

Improvement Location Permit does not contain a section to identify if the proposed improvement lies in a special flood hazard area. Submit a copy of an updated Improvement Location Permit.



February 15, 2001

CERTIFIED MAIL

Article # 7000 0600 0024 8133 1577

Ollie Hazelwood
Post Office Box 233
Vernon, Indiana 47282

Re: Vernon- NFIP
Community Assistance Visit
Community #180110

Dear Mr. Hazelwood:

On February 14, 2001, Sean Gorman of my staff conducted a Community Assistance Visit (CAV) with Cheryl Trisler, Director of the Jennings County Area Plan Commission. The purpose of the meeting was to determine your community's effectiveness in the area of floodplain management and to offer assistance for the implementation of the National Flood Insurance Program (NFIP) locally. The Federal Emergency Management Agency (FEMA) requires that assistance visits be held periodically in the NFIP participating communities. In Indiana, FEMA has authorized the Department of Natural Resources to conduct visits on its behalf. We have completed our evaluation of Vernon, and I would like to inform you of our findings.

Your community last adopted special purpose regulations that address floodplain development on April 26, 1994. A participation requirement of the NFIP is that all local communities adopt and enforce regulations consistent with the current federal regulations contained in 44 CFR §60.3 and the state floodplain regulations contained in 310 IAC 6-1. The state floodplain regulations were developed under the authority of the Indiana Floodplain Management Act (IC 14-28-3). Due to routine updates in NFIP requirements and the recodification of Indiana's Flood Control Act, the current ordinance must be updated. A copy of the requested changes has been enclosed. **Your community has until March 23, 2001 to revise its ordinance and send a draft copy to this office for DNR review.**

It was noted that your community's Floodplain Development Permit does not contain a section to identify if the proposed improvement lies in a special flood hazard area (100 year floodplain). This is a valuable part of the application as it makes the permit official aware of any additional requirements that might apply.

Please add a section regarding floodplain designation to your application and submit a copy to this office by March 23, 2001. You should note that when issuing a permit for development in the flood hazard area, the certified "as-built" lowest floor elevation of the structure (including basement) must be recorded and maintained in the permit file.

Prior to the meeting, Mr. Gorman had the opportunity to tour the special flood hazard areas within the Town of Vernon. At that time, he noted the following development activity:

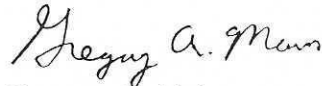
A new residential structure located at 70 Jackson Street (photo enclosed). **Please submit to this office a copy of the local permit for this activity by March 23, 2001.** Additional information regarding this issue may also be requested in order to determine its compliance with the County's floodplain regulations.

Ms. Trisler was encouraged to attend the Federal Emergency Management Agency's Emergency Training Center in Emmitsburg, Maryland for a course in Floodplain Management. This course is available to local floodplain officials at no cost with the exception of the purchase of a meal ticket (\$75). This course is a great aid in understanding and implementing the National Flood Insurance Program and is offered at various times during the year. Information concerning this course is enclosed. If you would like further information on this course, please contact this office.

We have completed our evaluation and forwarded the results to FEMA. Your response to the above referenced deficiencies is needed to conclude that your community is compliant with the federal, state and local floodplain management standards. It may interest you to know that as of July 19, 2000 there were 3 flood insurance policies in effect within the Town of Vernon providing \$245,800.00 worth of protection to the residents of the Town.

Proper floodplain management is an asset to your community. We thank you for your cooperation. If you have any questions concerning the above comments, please contact me at (317) 232-4160 or toll-free at 1-877-928-3755.

Sincerely,



Gregory A. Main
NFIP State Coordinator
Division of Water

GAM/smg

pc: Cheryl Trisler, Article #7000 0600 0024 8133 1577
Jan Crider, SEMA
David Schein, FEMA

REQUESTED CHANGES FOR THE TOWN OF VERNON'S ORDINANCE FOR FLOOD HAZARD AREAS

February 12, 2001

Section 3. Definitions.

- b.1. **Strike the phrase** "valued at more than \$1,000"
- u. "...The SFHAs of those parts of unincorporated Jennings County that are within the extraterritorial jurisdiction of the Town or that may be annexed into the Town are generally identified as such on the Flood Hazard Boundary Map prepared for Jennings County by the Federal Emergency Management Agency and dated August 26, 1977" **should be changed to** "...The SFHAs of those parts of unincorporated Jennings County that are within the extraterritorial jurisdiction of the Town or that may be annexed into the Town are generally identified as such on the Flood Insurance Rate Map prepared for Jennings County by the Federal Emergency Management Agency and dated November 1, 1995"

Section 4. Duties of the Administrator.

Add the following:

- h. Notify adjacent communities and the State Coordinating Office Prior to any alteration or relocation of a watercourse, and submit copies of such notifications to FEMA.

Section 5. Regulatory Flood Elevation.

- d. "...County Flood Hazard Boundary Map, dated August 26, 1977," **should be changed to** "...County Flood Insurance Rate Map, dated November 1, 1995,"

Section 6. Improvement Location Permit.

1. "Under the provisions of IC 13-2-22..." **should be changed to** "Under the provisions of IC 14-28-1"

Add the following:

- b.4. If the site is in an identified floodplain where the limits of the floodway and floodway fringe have not yet been determined and the drainage area upstream of the site is less than one square mile, the Zoning Administrator shall require the applicant to provide an engineering analysis showing the limits of the floodway, floodway fringe and 100 year elevation for the site.

Upon receipt, the Zoning Administrator may issue the local Improvement Location Permit, provided the provisions contained in Sections 7 and 8 of this ordinance have been met.

Section 8. Protecting Buildings .

- a.1. "construction or placement of any new building valued at more than \$1,000.00; or greater than 400 square feet, whichever is less" **should be changed to** "construction or placement of any new building having a floor area greater than 400 square feet"

Replace the language in a.2. and a.3. with the following:

- a.2. structural alterations made to:
- (a) an existing (previously unaltered) building, the cost of which equals or exceeds 50% of the value of the pre-altered building (excluding the value of the land);
 - (b) any previously altered building;

Section 13. Abrogation and Greater Restrictions.

"(310 IAC 6-1-1, IC 13-2-22 and IC 13-2-22.5)" **should be changed to** "(310 IAC 6-1-1, IC 14-28-1, and IC 14-28-3)"