

Exhibit A – CDO Update – Areas of Special Flood Hazard

ARTICLE 17

AREAS OF SPECIAL FLOOD HAZARD

§ 12.550 Statutory Authority, Findings of Fact, Purpose, and Methods

A. Statutory Authorization.

The State of Oregon has in ORS 197.175 delegated the responsibility to local governmental units to adopt floodplain management regulations designed to promote the public health, safety, and general welfare of its citizenry. Therefore, the City of Klamath Falls (the City) does ordain as follows:

B. Findings of Fact.

1. The flood hazard areas of the City are subject to periodic inundation which may result 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.
2. These flood losses may be caused by the cumulative effect of obstructions in special flood hazard areas which increase flood heights and velocities, and when inadequately anchored, cause damage in other areas. Uses that are inadequately floodproofed, elevated, or otherwise protected from flood damage also contribute to flood loss.

C. Statement of Purpose.

It is the purpose of this ordinance to promote public health, safety, and general welfare, and to minimize public and private losses due to flooding in flood hazard areas by provisions designed to:

1. Protect human life and health;
2. Minimize expenditure of public money for costly flood control projects;
3. Minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;
4. Minimize prolonged business interruptions;
5. Minimize damage to public facilities and utilities such as water and gas mains; electric, telephone and sewer lines; and streets and bridges located in special flood hazard areas;
6. Help maintain a stable tax base by providing for the sound use and development of flood hazard areas so as to minimize blight areas caused by flooding;

7. Notify potential buyers that the property is in a special flood hazard area;
8. Notify those who occupy special flood hazard areas that they assume responsibility for their actions;
9. Participate in and maintain eligibility for flood insurance and disaster relief.

B. Methods of Reducing Flood Loss.

In order to accomplish its purposes, this ordinance includes methods and provisions for:

1. Restricting or prohibiting development which is 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;
2. Requiring that development vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction;
3. Controlling the alteration of natural floodplains, stream channels, and natural protective barriers, which help accommodate or channel flood waters;
4. Controlling filling, grading, dredging, and other development which may increase flood damage;
5. Preventing or regulating the construction of flood barriers which will unnaturally divert flood waters or may increase flood hazards in other areas.

§ 12.560 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. The following definitions are specific to this Article and, in the context of this Article, supersede definitions elsewhere in the Community Development Ordinance (CDO).

Appeal: A request for a review of the interpretation of any provision of this ordinance or a request for a variance.

Area of shallow flooding: A designated Zone AO, AH, AR/AO or AR/AH on a community's Flood Insurance Rate Map (FIRM) with a one percent or greater annual chance of flooding to an average depth of one to three feet where a clearly defined channel does not exist, where the path of flooding is unpredictable, and where velocity flow may be evident. Such flooding is characterized by ponding or sheet flow.

Area of special flood hazard: The land in the floodplain within a community subject to a 1 percent or greater chance of flooding in any given year. It is shown on the Flood Insurance Rate Map (FIRM) as Zone A, AO, AH, A1-30, AE, A99, AR (V, V1-30, VE). "Special flood hazard area" is synonymous in meaning and definition with the phrase "area of special flood hazard".

Base flood: The flood having a one percent chance of being equaled or exceeded in any given year.

Base flood elevation (BFE): The elevation to which floodwater is anticipated to rise during the base flood.

Basement: Any area of the building having its floor subgrade (below ground level) on all sides.

Building: See "Structure."

Critical facility: Means a facility for which even a slight chance of flooding might be too great. Critical facilities include, but are not limited to schools, nursing homes, hospitals, police, fire and emergency response installations, installations which produce, use, or store hazardous materials or hazardous waste.

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 or storage of equipment or materials.

Elevated building: Means for insurance purposes, a non-basement building which has its lowest elevated floor raised above ground level by foundation walls, shear walls, post, piers, pilings, or columns.

Flood or Flooding:

- A. 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.
 3. Mudslides (i.e., mudflows) which are proximately caused by flooding as defined in paragraph A.2. of this definition and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.
- B. The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm, or by an unanticipated force of nature, such as flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event which results in flooding as defined in paragraph A.1. of this definition.

Flood elevation study: See "Flood Insurance Study".

Flood Insurance Rate Map (FIRM): The official map of a community, on which the Federal Insurance Administrator has delineated both the special hazard areas and the risk premium zones applicable to the community. A FIRM that has been made available digitally is called a Digital Flood Insurance Rate Map (DFIRM).

Flood Insurance Study (FIS): An examination, evaluation and determination of flood hazards and, if appropriate, corresponding water surface elevations, or an examination, evaluation and determination of mudslide (i.e., mudflow) and/or flood-related erosion hazards.

Flood proofing: Any combination of structural and nonstructural additions, changes, or adjustments to structures which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitary facilities, structures, and their contents.

Floodplain or flood prone area: Any land area susceptible to being inundated by water from any source. See "Flood or flooding."

Floodplain administrator: The community official designated by title to administer and enforce the floodplain management regulations.

Floodplain management: The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to emergency preparedness plans, flood control works, and floodplain management regulations.

Floodplain management regulations: Zoning ordinances, subdivision regulations, building codes, health regulations, special purpose ordinances (such as floodplain ordinance, grading ordinance and erosion control ordinance) and other application of police power. The term describes such state or local regulations, in any combination thereof, which provide standards for the purpose of flood damage prevention and reduction

Floodway: 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 a designated height. Also referred to as "Regulatory Floodway."

Functionally dependent use: A use which cannot perform its intended purpose unless it is located or carried out in close proximity to water. The term includes only docking facilities, port facilities that are necessary for the loading and unloading of cargo or passengers, and ship building and ship repair facilities, and does not include long term storage or related manufacturing facilities.

Hazardous material: The Oregon Department of Environmental Quality defines hazardous materials to include any of the following:

- A. Hazardous waste as defined in ORS 466.005;

- B. Radioactive waste as defined in ORS 469.300, radioactive material identified by the Energy Facility Siting Council under ORS 469.605 and radioactive substances defined in ORS 453.005
- C. Communicable disease agents as regulated by the Health Division under ORS Chapter 431 and 433.010 to 433.045 and 433.106 to 433.990;
- D. Hazardous substances designated by the United States Environmental Protection Agency (EPA) under section 311 of the Federal Water Pollution Control Act, P.L. 92-500, as amended;
- E. Substances listed by the United States EPA in section 40 of the Code of Federal Regulations, Part 302 – Table 302.4 (list of Hazardous Substances and Reportable Quantities) and amendments;
- F. Material regulated as a Chemical Agent under ORS 465.550;
- G. Material used as a weapon of mass destruction, or biological weapon;
- H. Pesticide residue;
- I. Dry cleaning solvent as defined by ORS 465.200(9)

Highest adjacent grade: The highest natural elevation of the ground surface prior to construction next to the proposed walls of a structure.

Historic structure: Any structure that is:

- A. Listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;
- B. Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district;
- C. Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of Interior; or
- D. Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
 1. By an approved state program as determined by the Secretary of the Interior or
 2. Directly by the Secretary of the Interior in states without approved programs.

Letter of Map Change (LOMC): Means an official FEMA determination, by letter, to amend or revise effective Flood Insurance Rate Maps and Flood Insurance Studies. The following are categories of LOMCs:

- A. Conditional Letter of Map Amendment (CLOMA): A CLOMA is FEMA's comment on a proposed structure or group of structures that would, upon construction, be located on existing natural ground above the base (1-percent-annual-chance) flood elevation on a portion of a legally defined parcel of land that is partially inundated by the base flood.
- B. Conditional Letter of Map Revision (CLOMR): A CLOMR is FEMA's comment on a proposed project that would, upon construction, affect the hydrologic or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway, the effective base flood elevations, or the special flood hazard area.
- C. Conditional Letter of Map Revision based on Fill (CLOMR-F): A CLOMR-F is FEMA's comment on a proposed project that would, upon construction, result in a modification of the special flood hazard area through the placement of fill outside the existing regulatory floodway.
- D. Letter of Map Amendment (LOMA): An official amendment, by letter, to the Flood Insurance Rate Maps (FIRMs) based on technical data showing that an existing structure, parcel of land or portion of a parcel of land that is naturally high ground, (i.e., has not been elevated by fill) above the base flood, that was inadvertently included in the special flood hazard area.
- E. Letter of Map Revision (LOMR): A LOMR is FEMA's modification to an effective Flood Insurance Rate Map (FIRM), or Flood Boundary and Floodway Map (FBFM), or both. LOMRs are generally based on the implementation of physical measures that affect the hydrologic or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway, the effective base flood elevations, or the SFHA. The LOMR officially revises the FIRM or FBFM, and sometimes the Flood Insurance Study (FIS) report, and, when appropriate, includes a description of the modifications. The LOMR is generally accompanied by an annotated copy of the affected portions of the FIRM, FBFM, or FIS report.
- F. Letter of Map Revision based on Fill (LOMR-F): A LOMR-F is FEMA's modification of the special flood hazard area shown on the Flood Insurance Rate Map (FIRM) based on the placement of fill outside the existing regulatory floodway.
- G. PMR: A PMR is FEMA's physical revision and republication of an effective Flood Insurance Rate Map (FIRM) or Flood Insurance Study (FIS) report. PMRs are generally based on physical measures that affect the hydrologic or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway, the effective base flood elevations, or the special flood hazard area.

Lowest floor: The lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage in an area other than a basement area is not considered a building's lowest floor, provided that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of this ordinance.

Manufactured dwelling: 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 dwelling" does not include a "recreational vehicle" and is synonymous with "manufactured home".

Manufactured dwelling park or subdivision: A parcel (or contiguous parcels) of land divided into two or more manufactured dwelling lots for rent or sale.

Mean sea level: For purposes of the National Flood Insurance Program, the National Geodetic Vertical Datum (NGVD) of 1929 or other datum, to which Base Flood Elevations shown on a community's Flood Insurance Rate Map are referenced.

New construction: For floodplain management purposes, "new construction" means structures for which the "start of construction" commenced on or after the effective date of a floodplain management regulation adopted by the City and includes any subsequent improvements to such structures.

Recreational vehicle: A vehicle which is:

- A. Built on a single chassis;
- B. 400 square feet or less when measured at the largest horizontal projection;
- C. Designed to be self-propelled or permanently towable by a light duty truck; and
- D. Designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.

Regulatory floodway: See "Floodway".

Sheet flow area: See "Area of shallow flooding".

Special flood hazard area: See "Area of special flood hazard" for this definition.

Start of construction: Includes substantial improvement and means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, rehabilitation, addition, placement, or other improvement was within 180 days from the date of the permit. The actual start means either the first placement of permanent construction of a structure on a site, such as the pouring of slab or footings, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured dwelling on a

foundation. 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 the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main structure. For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

Structure: For floodplain management purposes, a walled and roofed building, including a gas or liquid storage tank, that is principally above ground, as well as a manufactured dwelling.

Substantial damage: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Substantial improvement: 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, however, include either:

- A. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; or
- B. Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Variance: A grant of relief by the City from the terms of a flood plain management regulation.

Violation: The failure of a structure or other development to be fully compliant with the community's floodplain management regulations. A structure or other development without the elevation certificate, other certifications, or other evidence of compliance required in this ordinance is presumed to be in violation until such time as that documentation is provided.

Water dependent: Means a structure for commerce or industry which cannot exist in any other location and is dependent on the water by reason of intrinsic nature of its operations.

Water surface elevation: The height, in relation to the National Geodetic Vertical Datum (NGVD) of 1929, or other datum, of floods of various magnitudes and frequencies in the floodplains of coastal or riverine areas.

§ 12.570 General Provisions

A. Lands to Which this Ordinance Applies.

This ordinance shall apply to all special flood hazard areas within the jurisdiction of the City.

B. Basis for Establishing the Special Flood Hazard Areas

The special flood hazard areas identified by the Federal Insurance Administrator in a scientific and engineering report entitled “The Flood Insurance Study for Klamath County and Incorporated Areas”, dated November 7, 2024, with accompanying Flood Insurance Rate Maps (FIRMs) 2439, 2443, 2445, 2475, 2727, 2730, 2731, 2732, 2733, 2734, 2737, 2741, 2742, 2765, and 2775 are hereby adopted by reference and declared to be part of this ordinance. The FIS and FIRM panels are on file at the City Planning Division located in Historic City Hall.

C. Coordination with State of Oregon Specialty Codes

Pursuant to the requirement established in ORS 455 that the Klamath County Building Division administers and enforces the State of Oregon Specialty Codes, the City does hereby acknowledge that the Oregon Specialty Codes contain certain provisions that apply to the design and construction of buildings and structures located in special flood hazard areas. Therefore, this ordinance is intended to be administered and enforced in conjunction with the Oregon Specialty Codes.

D. Compliance and Penalties for Noncompliance

1. Compliance

All development within special flood hazard areas is subject to the terms of this ordinance and required to comply with its provisions and all other applicable regulations.

2. Penalties for Noncompliance

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. Violations of the provisions of this ordinance by failure to comply with any of its requirements (including violations of conditions and safeguards established in connection with conditions) shall constitute a civil code violation of the CDO, subject to penalties under **CDO Article 3**. Nothing contained herein shall prevent the City from taking such other lawful action as is necessary to prevent or remedy any violation.

E. Abrogation and Severability

1. Abrogation

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.

2. Severability

This ordinance and the various parts thereof are hereby declared to be severable. If any section clause, sentence, or phrase of the Ordinance is held to be invalid or unconstitutional by any court of competent jurisdiction, then said holding shall in no way effect the validity of the remaining portions of this Ordinance.

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.

G. Warning and Disclaimer of Liability

1. Warning

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 hazards or uses permitted within such areas will be free from flooding or flood damages.

2. Disclaimer of Liability

This ordinance shall not create liability on the part of the City, any officer or employee thereof, or the Federal Insurance Administrator for any flood damages that result from reliance on this ordinance or any administrative decision lawfully made hereunder.

§ 12.580 Administration

A. Designation of the Floodplain Administrator

The Planning Manager and their designee are hereby appointed to administer, implement, and enforce this ordinance by granting or denying land use approvals and/or development permits in accordance with its provisions. The Floodplain Administrator may delegate authority to implement these provisions.

B. Duties and Responsibilities of the Floodplain Administrator

Duties of the Floodplain Administrator, or their designee, shall include, but not be limited to:

1. Land Use Review

Review all land uses and development permits to determine that:

- a. The requirements of this ordinance have been satisfied;
- b. All other required local, state, and federal permits have been obtained and approved.
- c. Review all land uses and development permits to determine if the proposed development is located in a floodway. If located in the floodway, assure that the floodway provisions of this ordinance in § **12.590.B.4** are met; and
- d. Review all land use and development permit applications to determine if the proposed development is located in an area where Base Flood Elevation (BFE) data is available either through the Flood Insurance Study (FIS) or from another authoritative source. If BFE data is not available then ensure compliance with the provisions of § **12.590.A.7**; and
- e. Provide to building officials the Base Flood Elevation (BFE) applicable to any building requiring land use approval and/or a development permit, as appropriate.
- f. Review all land use and development permit applications to determine if the proposed development qualifies as a substantial improvement as defined in § **12.560**.
- g. Review all land use and development permit applications to determine if the proposed development activity is a watercourse alteration. If a watercourse alteration is proposed, ensure compliance with the provisions in § **12.590.A.1**.
- h. Review all land use and development permit applications to determine if the proposed development activity includes the placement of fill or excavation.

2. Information to be Obtained and Maintained

The following information shall be obtained and maintained and shall be made available for public inspection as needed:

- a. Obtain, record, and maintain the actual elevation (in relation to mean sea level) of the lowest floor (including basements) and all attendant utilities of all new or substantially improved structures where Base Flood Elevation (BFE) data is provided through the Flood Insurance Study (FIS), Flood Insurance Rate Map (FIRM), or obtained in accordance with § 12.590.A.7.
- b. Obtain and record the elevation (in relation to mean sea level) of the natural grade of the building site for a structure prior to the start of construction and the placement of any fill and ensure that the requirements of § 15.590.B.4 and § 12.580.B.1.b are adhered to.
- c. Upon placement of the lowest floor of a structure (including basement) but prior to further vertical construction, obtain documentation, prepared and sealed by a professional licensed surveyor or engineer, certifying the elevation (in relation to mean sea level) of the lowest floor (including basement).
- d. Where base flood elevation data are utilized, obtain As-built certification of the elevation (in relation to mean sea level) of the lowest floor (including basement) prepared and sealed by a professional licensed surveyor or engineer, prior to the final inspection.
- e. Maintain all Elevation Certificates (EC) submitted to the community;
- f. Obtain, record, and maintain the elevation (in relation to mean sea level) to which the structure and all attendant utilities were floodproofed for all new or substantially improved floodproofed structures where allowed under this ordinance and where Base Flood Elevation (BFE) data is provided through the FIS, FIRM, or obtained in accordance with § 12.590.A.7.
- g. Maintain all floodproofing certificates required under this ordinance;
- h. Record and maintain all variance actions, including justification for their issuance;
- i. Obtain and maintain all hydrologic and hydraulic analyses performed as required under § 12.590.B.4.
- j. Record and maintain all Substantial Improvement and Substantial Damage calculations and determinations as required under § 12.580.B.4.

- k. Maintain for public inspection all records pertaining to the provisions of this ordinance.
3. Requirement to Notify Other Entities and Submit New Technical Data

a. Community Boundary Alterations

The Floodplain Administrator shall notify the Federal Insurance Administrator in writing whenever the boundaries of the community have been modified by annexation or the community has otherwise assumed authority or no longer has authority to adopt and enforce floodplain management regulations for a particular area, to ensure that all Flood Hazard Boundary Maps (FHBM) and Flood Insurance Rate Maps (FIRM) accurately represent the community's boundaries. Include within such notification a copy of a map of the community suitable for reproduction, clearly delineating the new corporate limits or new area for which the community has assumed or relinquished floodplain management regulatory authority.

b. Watercourse Alterations

Notify adjacent communities, the Department of Land Conservation and Development, and other appropriate state and federal agencies, prior to any alteration or relocation of a watercourse, and submit evidence of such notification to the Federal Insurance Administration. This notification shall be provided by the applicant to the Federal Insurance Administration as a Letter of Map Revision (LOMR) along with either:

- i. A proposed maintenance plan to assure the flood carrying capacity within the altered or relocated portion of the watercourse is maintained; or
- ii. Certification by a registered professional engineer that the project has been designed to retain its flood carrying capacity without periodic maintenance.

The applicant shall be required to submit a Conditional Letter of Map Revision (CLOMR) when required under § 12.580.D.3. Ensure compliance with all applicable requirements in § 12.580.D.3 and § 12.590.A.1.

c. Requirement to Submit New Technical Data

A community's base flood elevations may increase or decrease resulting from physical changes affecting flooding conditions. As soon as practicable, but not later than six months after the date such information becomes available, a community shall notify the Federal Insurance Administrator of the changes by submitting technical or scientific data in accordance with Title 44 of the Code of

Federal Regulations (CFR), Section 65.3. The community may require the applicant to submit such data and review fees required for compliance with this section through the applicable FEMA Letter of Map Change (LOMC) process.

The Floodplain Administrator shall require a Conditional Letter of Map Revision prior to the issuance of a floodplain development permit for:

- i. Proposed floodway encroachments that increase the base flood elevation; and
- ii. Proposed development which increases the base flood elevation by more than one foot in areas where FEMA has provided base flood elevations but no floodway.

An applicant shall notify FEMA within six (6) months of project completion when an applicant has obtained a Conditional Letter of Map Revision (CLOMR) from FEMA. This notification to FEMA shall be provided as a Letter of Map Revision (LOMR).

The applicant shall be responsible for preparing all technical data to support CLOMR/LOMR applications and paying any processing or application fees associated with the CLOMR/LOMR.

The Floodplain Administrator shall be under no obligation to sign the Community Acknowledgement Form, which is part of the CLOMR/LOMR application, until the applicant demonstrates that the project will or has met the requirements of this code and all applicable state and federal permits.

4. Substantial Improvement and Substantial Damage Assessments and Determinations

Conduct Substantial Improvement (SI) (as defined in section § **12.560**) reviews for all structural development proposal applications and maintain a record of SI calculations within permit files in accordance with § **12.580.C**. Conduct Substantial Damage (SD) (as defined in § **12.560**) assessments when structures are damaged due to a natural hazard event or other causes. Make SD determinations whenever structures within the special flood hazard area (as established in § **12.570.B**) are damaged to the extent that the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

C. Establishment of Development Permit

1. Floodplain Development Permit Required

A development permit shall be obtained before construction or development begins within any area horizontally within the special flood hazard area established in

§ 12.570.B. The development permit shall be required for all structures, including manufactured dwellings, and for all other development, as defined in **§ 12.560**, including fill and other development activities.

2. Application for Development Permit

Application for a development permit may be made on forms furnished by the Floodplain Administrator 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, drainage facilities, and the location of the foregoing. Specifically the following information is required:

- a. In riverine flood zones, the proposed elevation (in relation to mean sea level), of the lowest floor (including basement) and all attendant utilities of all new and substantially improved structures; in accordance with the requirements of **§ 12.580.C**.
- b. Proposed elevation in relation to mean sea level to which any non-residential structure will be floodproofed.
- c. Certification by a registered professional engineer or architect licensed in the State of Oregon that the floodproofing methods proposed for any non-residential structure meet the floodproofing criteria for non-residential structures in **§ 12.590.B.3.c**.
- d. Description of the extent to which any watercourse will be altered or relocated.
- e. Base Flood Elevation data for subdivision proposals or other development when required per **§ 12.580.B.1** and **§ 12.590.A.6**.
- f. Substantial improvement calculation for any improvement, addition, reconstruction, renovation, or rehabilitation of an existing structure.
- g. The amount and location of any fill or excavation activities proposed.

D. Variance Procedure

The issuance of a variance is for floodplain management purposes only. Flood insurance premium rates are determined by federal statute according to actuarial risk and will not be modified by the granting of a variance.

1. Conditions for Variances

- a. 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, in conformance with the provisions of § 12.580.F.1.c and e., and § 12.580.F.2. As the lot size increases beyond one-half acre, the technical justification required for issuing a variance increases.

- b. Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief.
- c. Variances shall not be issued within any floodway if any increase in flood levels during the base flood discharge would result.
- d. 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;
 - 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 laws or ordinances.
- e. Variances may be issued by a community for new construction and substantial improvements and for other development necessary for the conduct of a functionally dependent use provided that the criteria of § 12.580.F.1.b–d are met, and the structure or other development is protected by methods that minimize flood damages during the base flood and create no additional threats to public safety.

2. Variance Notification

Any applicant to whom a variance is granted shall be given written notice that the issuance of a variance to construct a structure below the Base Flood Elevation will result in increased premium rates for flood insurance and that such construction below the base flood elevation increases risks to life and property. Such notification and a record of all variance actions, including justification for their issuance shall be maintained in accordance with § 12.580.C.

§ 12.590 Provisions for Flood Hazard Reduction

A. General Standards

In all special flood hazard areas, the following standards shall be adhered to:

1. Alteration of Watercourses

Require that the flood carrying capacity within the altered or relocated portion of said watercourse is maintained. Require that maintenance is provided within the altered or relocated portion of said watercourse to ensure that the flood carrying capacity is not diminished. Require compliance with **§ 12.580.D.2 and 3**.

2. Anchoring

- a. All new construction and substantial improvements shall be anchored to prevent flotation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy.
- b. All manufactured dwellings shall be anchored per **§ 12.590.B.3.d**.

3. Construction Materials and Methods

- a. All new construction and substantial improvements shall be constructed with materials and utility equipment resistant to flood damage.
- b. All new construction and substantial improvements shall be constructed using methods and practices that minimize flood damage.

4. Utilities and Equipment

a. Water Supply, Sanitary Sewer, and On-Site Waste Disposal Systems

- i. All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of flood waters into the system.
- ii. New and replacement sanitary sewage systems shall be designed to minimize or eliminate infiltration of flood waters into the systems and discharge from the systems into flood waters.
- iii. On-site waste disposal systems shall be located to avoid impairment to them or contamination from them during flooding consistent with the Oregon Department of Environmental Quality.

b. Electrical, Mechanical, Plumbing, and Other Equipment

Electrical, heating, ventilating, air-conditioning, plumbing, duct systems, and other equipment and service facilities shall be elevated at or above the base flood level or shall be designed and installed to prevent water from entering or accumulating within the components and to resist hydrostatic and hydrodynamic loads and stresses, including the effects of buoyancy, during conditions of

flooding. In addition, electrical, heating, ventilating, air conditioning, plumbing, duct systems, and other equipment and service facilities shall, if replaced as part of a substantial improvement, meet all the requirements of this section.

5. Tanks

- a. Underground tanks shall be anchored to prevent flotation, collapse and lateral movement under conditions of the base flood.
- b. Above-ground tanks shall be installed at or above the base flood level or shall be anchored to prevent flotation, collapse, and lateral movement under conditions of the base flood.

6. Subdivision Proposals and Other Proposed Developments

- a. All new subdivision proposals and other proposed new developments (including proposals for manufactured dwelling parks and subdivisions) greater than 50 lots or 5 acres, whichever is the lesser, shall include within such proposals, Base Flood Elevation data.
- b. All new subdivision proposals and other proposed new developments (including proposals for manufactured dwelling parks and subdivisions) shall:
 - i. Be consistent with the need to minimize flood damage.
 - ii. Have public utilities and facilities such as sewer, gas, electrical, and water systems located and constructed to minimize or eliminate flood damage.
 - iii. Have adequate drainage provided to reduce exposure to flood hazards.

7. Use of Other Base Flood Elevation Data

When Base Flood Elevation data has not been provided in accordance with **§ 12.570.B** the local floodplain administrator shall obtain, review, and reasonably utilize any Base Flood Elevation data available from a federal, state, or other source, in order to administer **§ 12.590**. All new subdivision proposals and other proposed new developments (including proposals for manufactured dwelling parks and subdivisions) must meet the requirements of **§ 12.590.A.6**.

Base Flood Elevations shall be determined for development proposals that are 5 acres or more in size or are 50 lots or more, whichever is lesser in any A zone that does not have an established base flood elevation. Development proposals located within a riverine unnumbered A Zone shall be reasonably safe from flooding; the test of reasonableness includes use of historical data, high water marks, FEMA provided

Base Level Engineering data, and photographs of past flooding, etc. Failure to elevate at least 2 feet above grade in these zones may result in higher insurance rates.

8. Structures Located in Multiple or Partial Flood Zones

In coordination with the State of Oregon Specialty Codes:

- a. When a structure is located in multiple flood zones on the community's Flood Insurance Rate Maps (FIRM) the provisions for the more restrictive flood zone shall apply.
- b. When a structure is partially located in a special flood hazard area, the entire structure shall meet the requirements for new construction and substantial improvements.

9. Critical Facilities

Construction of new critical facilities shall be, to the extent possible, located outside the limits of the special flood hazard area. Construction of new critical facilities shall be permissible within the SFHA only if no feasible alternative site is available. Critical facilities constructed within the SFHA shall have the lowest floor elevated three (3) feet above the Base Flood Elevation (BFE) or to the height of the 500-year flood, whichever is higher. Access to and from the critical facility shall also be protected to the height utilized above. Floodproofing and sealing measures must be taken to ensure that toxic substances will not be displaced by or released into floodwaters.

B. Specific Standards for Riverine Flood Zones

These specific standards shall apply to all new construction and substantial improvements in addition to the General Standards contained in § 12.590.A.

1. Flood Openings

All new construction and substantial improvements with fully enclosed areas below the lowest floor (excluding basements) are subject to the following requirements. Enclosed areas below the Base Flood Elevation, including crawl spaces shall:

- a. Be designed to automatically equalize hydrostatic flood forces on walls by allowing for the entry and exit of floodwaters;
- b. Be used solely for parking, storage, or building access;
- c. Be certified by a registered professional engineer or architect or meet or exceed all of the following minimum criteria:

- i. A minimum of two openings,
- ii. The total net area of non-engineered openings shall be not less than one (1) square inch for each square foot of enclosed area, where the enclosed area is measured on the exterior of the enclosure walls,
- iii. The bottom of all openings shall be no higher than one foot above grade.
- iv. Openings may be equipped with screens, louvers, valves, or other coverings or devices provided that they shall allow the automatic flow of floodwater into and out of the enclosed areas and shall be accounted for in the determination of the net open area.
- v. All additional higher standards for flood openings in the State of Oregon Residential Specialty Codes Section R322.2.2 shall be complied with when applicable.

2. Garages

- a. Attached garages may be constructed with the garage floor slab below the Base Flood Elevation (BFE) in riverine flood zones, if the following requirements are met:
 - i. If located within a floodway the proposed garage must comply with the requirements of **§ 12.590.B.4**.
 - ii. The floors are at or above grade on not less than one side;
 - iii. The garage is used solely for parking, building access, and/or storage;
 - iv. The garage is constructed with flood openings in compliance with **§ 12.590.B.1** to equalize hydrostatic flood forces on exterior walls by allowing for the automatic entry and exit of floodwater.
 - v. The portions of the garage constructed below the BFE are constructed with materials resistant to flood damage;
 - vi. The garage is constructed in compliance with the standards in **§ 12.590.A**; and
 - vii. The garage is constructed with electrical, and other service facilities located and installed so as to prevent water from entering or accumulating within the components during conditions of the base flood.
- b. Detached garages must be constructed in compliance with the standards for appurtenant structures in **§ 12.590.B.3.f** or non-residential structures in **§ 12.590.B.3.c** depending on the square footage of the garage.

3. For Riverine Special Flood Hazard Areas with Base Flood Elevations

In addition to the general standards listed in § 12.590.A the following specific standards shall apply in Riverine (non-coastal) special flood hazard areas with Base Flood Elevations (BFE): Zones A1-A30, AH, and AE.

a. Before Regulatory Floodway

In areas where a regulatory floodway has not been designated, no new construction, substantial improvement, or other development (including fill) shall be permitted within Zones A1-30 and AE on the community's Flood Insurance Rate Map (FIRM), unless it is demonstrated that the cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the water surface elevation of the base flood more than one foot at any point within the community.

b. Residential Construction

- i. New construction, conversion to, and substantial improvement of any residential structure shall have the lowest floor, including basement, elevated to 1 foot above the Base Flood Elevation (BFE).
- ii. Enclosed areas below the lowest floor shall comply with the flood opening requirements in § 12.590.B.1.

c. Non-Residential Construction

- i. New construction, conversion to, and substantial improvement of any commercial, industrial, or other non-residential structure shall:
 - A. Have the lowest floor, including basement elevated to one (1) foot above the Base Flood Elevation; Or, together with attendant utility and sanitary facilities:
 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.
 3. Be certified by a registered professional engineer or architect that the design and methods of construction are in accordance with accepted standards of practice for meeting provisions of this section based on their development and/or review of the structural design, specifications

and plans. Such certifications shall be provided to the Floodplain Administrator as set forth in § 15.580.C.

- ii. Non-residential structures that are elevated, not floodproofed, shall comply with the standards for enclosed areas below the lowest floor in § 12.590.B.1.
 - iii. Applicants floodproofing non-residential buildings shall be notified that flood insurance premiums will be based on rates that are one (1) foot below the floodproofed level (e.g. a building floodproofed to the base flood level will be rated as one (1) foot below).
 - iv. Applicants shall supply a maintenance plan for the entire structure to include but not limited to: exterior envelop of structure; all penetrations to the exterior of the structure; all shields, gates, barriers, or components designed to provide floodproofing protection to the structure; all seals or gaskets for shields, gates, barriers, or components; and, the location of all shields, gates, barriers, and components, as well as all associated hardware, and any materials or specialized tools necessary to seal the structure.
 - v. Applicants shall supply an Emergency Action Plan (EAP) for the installation and sealing of the structure prior to a flooding event that clearly identifies what triggers the EAP and who is responsible for enacting the EAP.
- d. Manufactured Dwellings
- i. Manufactured dwellings to be placed (new or replacement) or substantially improved that are supported on solid foundation walls shall be constructed with flood openings that comply with § 12.590.B.1;
 - ii. The bottom of the longitudinal chassis frame beam shall be at or above Base Flood Elevation;
 - iii. Manufactured dwellings to be placed (new or replacement) or substantially improved shall be anchored to prevent flotation, collapse, and lateral movement during the base flood. Anchoring methods may include, but are not limited to, use of over-the-top or frame ties to ground anchors (Reference FEMA's "Manufactured Home Installation in Flood Hazard Areas" guidebook for additional techniques), and;
 - iv. Electrical crossover connections shall be a minimum of twelve (12) inches above Base Flood Elevation (BFE).

e. Recreational Vehicles

Recreational vehicles placed on sites are required to:

- i. Be on the site for fewer than 180 consecutive days, and
 - ii. Be fully licensed and ready for highway use, 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
 - iii. Meet the requirements of § 12.590.B.3.d, including the anchoring and elevation requirements for manufactured dwellings.
- f. Appurtenant (Accessory) Structures

Relief from elevation or floodproofing requirements for residential and non-residential structures in Riverine (Non-Coastal) flood zones may be granted for appurtenant structures that meet the following requirements:

- i. Appurtenant structures located partially or entirely within the floodway must comply with requirements for development within a floodway found in § 12.590.B.4.
- ii. Appurtenant structures must only be used for parking, access, and/or storage and shall not be used for human habitation;
- iii. In compliance with State of Oregon Specialty Codes, appurtenant structures on properties that are zoned residential are limited to one-story structures less than 200 square feet, or 400 square feet if the property is greater than two (2) acres in area and the proposed appurtenant structure will be located a minimum of 20 feet from all property lines. Appurtenant structures on properties that are zoned as non-residential are limited in size to 120 square feet.
- iv. The portions of the appurtenant structure located below the Base Flood Elevation must be built using flood resistant materials;
- v. The appurtenant structure must be adequately anchored to prevent flotation, collapse, and lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy, during conditions of the base flood.
- vi. The appurtenant structure must be designed and constructed to equalize hydrostatic flood forces on exterior walls and comply with the requirements for flood openings in § 12.590.B.1;
- vii. Appurtenant structures shall be located and constructed to have low damage potential;

- viii. Appurtenant structures shall not be used to store toxic material, oil, or gasoline, or any priority persistent pollutant identified by the Oregon Department of Environmental Quality unless confined in a tank installed in compliance with § 12.590.A.5.
- ix. Appurtenant structures shall be constructed with electrical, mechanical, and other service facilities located and installed so as to prevent water from entering or accumulating within the components during conditions of the base flood.

4. Floodways

Located within the special flood hazard areas established in § 12.570.B are areas designated as floodways. Since the floodway is an extremely hazardous area due to the velocity of the floodwaters which carry debris, potential projectiles, and erosion potential, the following provisions apply:

- a. Prohibit encroachments, including fill, new construction, substantial improvements, and other development within the adopted regulatory floodway unless:
 - i. Certification by a registered professional civil engineer is provided demonstrating through hydrologic and hydraulic analyses performed in accordance with standard engineering practice that the proposed encroachment shall not result in any increase in flood levels within the community during the occurrence of the base flood discharge; Or,
 - ii. A community may permit encroachments within the adopted regulatory floodway that would result in an increase in base flood elevations, provided that a Conditional Letter of Map Revision (CLOMR) is applied for and approved by the Federal Insurance Administrator, and the requirements for such revision as established under Volume 44 of the Code of Federal Regulations, section 65.12 are fulfilled.
- b. If the requirements of § 12.590.B.4.a are satisfied, all new construction, substantial improvements, and other development shall comply with all other applicable flood hazard reduction provisions of § 12.590.

Exhibit B – Current CDO

Chapter 12 – Article 17 –

ARTICLE 17

Flood Hazard Overlay Zone **FLOOD HAZARD OVERLAY ZONE**

*To be deleted-replaced

§ 12.550. Purpose.

It is the purpose of the Flood Hazard Overlay Zone to regulate the use of those areas subject to periodic flooding and to permit and encourage the retention of open land uses that are compatible and harmonious in nature. In advancing these principles and the general purpose of Chapters 10 to 14, the specific intent of this zone is:

- A. To combine with present zoning requirements certain restrictions made necessary for the known floodplains to promote the general health, welfare and safety of the citizens of Klamath Falls;
- B. To prevent the establishment of certain structures and land uses in areas unfit for human habitation because of the danger of flooding, unsanitary conditions, or other hazards;
- C. To minimize danger to public health by protecting the water supply and promoting safe and sanitary drainage; and
- D. To permit certain uses which can be strategically located in the floodplain and which will not impede the flow of floodwaters, or otherwise endanger life and property at, above, or below the location of such uses within floodplains.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.552. Definitions.

Areas 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.

Flood or Flooding. A general and temporary condition of normally dry land areas from the overflow of inland waters and/or the unusual and rapid accumulation of runoff of surface waters from any source.

Flood Insurance Rate Map. 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.

Floodplain. The area adjoining a stream, river, or lake that is subject to regional flooding. A regional flood is a standard statistical calculation used by engineers to determine the probability of severe flooding. It represents the largest flood which has a one percent chance of occurring in any one year in an area as a result of periods of higher than normal rainfall or stream flows, high winds, rapid snow melt, natural stream blockages, or combinations thereof.

Floodway. 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.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.555. Flood Hazard Overlay Zone boundaries.

The provisions of this article (Flood Hazard Overlay Zone) shall apply to all areas of special flood hazard. The areas of special flood hazard are identified by the Federal Insurance Administration in a scientific and engineering report entitled "The Flood Insurance Study for the City of Klamath Falls," dated December 5, 1984, as amended, with accompanying Flood Insurance Rate Maps (FIRM), as amended. The Study and Maps are hereby adopted by reference and declared to be a part of this article. The Flood Insurance Study is on file at the City of Klamath Falls Planning Division.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.560. Compliance.

No recreational vehicles shall be located, no structure shall be constructed, located, extended or altered and no land shall be developed within a Flood Hazard Overlay Zone without full compliance with this article and all applicable provisions of Chapters 10 to 14 and all other applicable laws and ordinances.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.565. Uses permitted.

All uses permitted in the base zone are permitted without further restriction by the Flood Hazard Overlay Zone, except that all such uses must be approved by the Director pursuant to provisions set forth in this article.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.570. Recreational vehicles.

Recreational vehicles placed in either manufactured home parks or recreational vehicle parks within Zones A, A1-30, AH, AE, AO, AR, and A99 on the community's FIRM shall meet the following standards.

- A. Manufactured Home Park. Recreation vehicles shall be placed in such a manner that meets the elevation and anchoring requirements of Chapter 14, Article 7 (Floodplain Management).
- B. Recreational Vehicle Park Requirements.
 1. Recreational vehicles are on site for fewer than 180 consecutive days; or
 2. Recreation vehicles are fully licensed and ready for highway use, on their wheels or jacking systems, are attached to the site only by quick disconnect type utilities and security devices and have no permanently attached additions.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.580. Decision by Director.

The Director, without public hearing and without publishing or mailing of notices, shall grant or deny flood hazard permit applications in accordance with the provisions of Section 10.805 (Administrative review—Staff review procedures), this article (Flood Hazard Overlay Zone), Chapter 14, Article 7 (Floodplain Management) and other applicable provisions of Chapters 10 to

14.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.585. Criteria for approval.

The following criteria shall be used to approve or deny an application:

- A. All applicable requirements of Chapters 10 to 14 are or will be satisfied.
- B. All necessary permits have been obtained from those Federal, State or local government agencies from which approval is required.
- C. The proposed development, when combined with other existing uses and potentially allowed development, will not increase the water surface elevation of the base flood more than one foot above the established base flood elevation at any point in the flood hazard area.
- D. The proposed development does not adversely affect the flood carrying capacity of the area of special flood hazard or that flood damage mitigation measures required as a condition of the flood hazard permit. For purposes of this article, "adversely affect" means quantifiable damage to adjacent properties due to rises in flood stages attributed to physical changes on the channel and adjacent overbank areas.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.587. Appeal.

The decision of the Director is final and may not be appealed to City officials.

(Ord. 17-10, 2017; Ord. 22-02, 2022; Ord. 22-13, 2022)

§ 12.590. Alteration of watercourses.

Alteration of watercourse must be approved by the Director and shall be in accordance with State and Federal regulations. The Director will require the developer to submit evidence that applicable permits have been obtained. When a proposed development includes an alteration or relocation of a watercourse, the application shall describe a program of watercourse maintenance in addition to describing the nature of the alteration or relocation. Upon issuing a flood hazard permit involving watercourse alteration or relocation, the Director shall notify the officials of Klamath County and the Department of Land Conservation and Development of the issuance. Evidence of such notification shall also be submitted to the Federal agency with regulatory jurisdiction over flood prevention and control.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.595. Use of other base flood data.

When base flood elevation data has not been prescribed by the Federal agency with regulatory jurisdiction in the form of official flood maps, the Director shall obtain, review and reasonably utilize any base flood elevation data and floodway data available providing the information is not in conflict with data provided by the Federal agency with such regulatory jurisdiction over flood prevention and control.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 12.597. Information to be obtained and maintained.

Where base flood elevation data is provided through the Flood Insurance Study or as required in Section 12.595, the Director shall obtain from the applicant and record the actual elevation (in relation to mean sea level) of the lowest floor or all new or substantially improved structures and whether or not the structure contains a basement.

For all new or substantially improved flood-proof structures, the developer shall:

- A. Verify and record the actual elevation (in relation to mean sea level); and
- B. Maintain the floodproofing certifications required in Chapter 14, Article 7 (Floodplain Management).

Records pertaining to the Flood Hazard Overlay Zone shall be available for public inspection at the City Planning Division.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.200
Exhibit C – Current CDO
Chapter 14 – Article 7 –
Floodplain Management
*To be deleted-replaced

ARTICLE 7
FLOODPLAIN MANAGEMENT

§ 14.200. General.

The standards provided in this article (Floodplain Management), shall apply in all areas within a Flood Hazard Overlay Zone as established in Section 12.550. When flood proofing is utilized for a structure, a registered engineer or licensed architect shall certify that the flood proofing method is adequate to withstand the flood depths, pressures, velocities, impact and uplift forces and other factors associated with the base flood and otherwise conforms to the flood proofing standards of the State Structural Specialty Code and Chapters 10 to 14. A fully completed elevation certificate may be required to certify building elevations.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.205. Residential construction.

- A. New construction, or structural improvement valued above 50% of the assessed value of the structure of any residential structure, shall have the lowest finished floor level, including basement, elevated at least one foot above base flood elevations (a minimum of at least two feet above base flood elevation is recommended).
- B. Fully enclosed areas below the lowest floor that are subject to flooding are prohibited or shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. Design for meeting this requirement must either be certified by a registered professional engineer or architect or must meet or exceed the following minimum criteria:
 - 1. A minimum of two openings having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding, shall be provided;
 - 2. The bottom of all openings shall be no higher than one foot above grade; and
 - 3. Openings may be equipped with screens, louvers or other coverings or devices provided that they permit the automatic entry and exit of floodwaters.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.210. Nonresidential construction.

New construction or structural improvements valued above 50% of the assessed value of the structure of any commercial, industrial or other nonresidential structure, shall either have the lowest finished floor level, including basement, elevated one foot above the base flood elevation; or together with attendant utility and sanitary facilities shall:

- A. Be flood proofed in accordance with the provisions of Section 14.220 (Construction materials and methods), so that below the base flood level of the structure is watertight and substantially impermeable to the passage of water;
- B. Have structural components capable of resisting hydrostatic and hydrodynamic loads and effects of buoyancy;

- C. Be certified by a registered professional engineer or architect that the design and methods of construction are in accordance with accepted standards or practice for meeting provisions of this subsection based on their development and/or review of the structural design, specifications and plans;
 - D. Nonresidential structures that are elevated, not flood proofed, must meet the same standards for space below the lowest floor as described in Section 14.205; and
 - E. Applicants flood proofing nonresidential buildings, shall be notified that flood insurance premiums will be based on rates that are one foot below the flood proofed level (e.g., a building constructed to the base flood level will be rated as one foot below that level).
- (Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.215. Anchoring.

- A. All new construction or structural improvements shall be anchored to prevent flotation, collapse, or lateral movement of the structure.
 - B. All mobile and manufactured homes must likewise be anchored to prevent flotation, collapse or lateral movement and shall be installed using methods and practices that minimize flood damage. Anchoring methods may include, but are not limited to, use of over the top or frame ties to ground anchors (reference FEMA's "Manufactured Home Installation in Flood Hazard Areas" guidebook for additional techniques).
- (Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.220. Construction materials and methods.

- A. All new construction or structural improvements shall be constructed with materials and utility equipment resistant to flood damage. The State Structural Specialty Code shall be used where applicable to determine appropriate material and equipment.
 - B. All new construction or structural improvements shall be constructed using methods and practices that minimize flood damage. The State Structural Specialty Code shall be used where applicable for construction methods.
 - C. Electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities shall be designed and/or otherwise elevated or located so as to prevent water from entering or accumulating within the components during conditions of flooding.
- (Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.225. Public facility standards.

- A. A public facility in a Floodplain Hazard Overlay Zone shall be designed, located and constructed to minimize or eliminate flood damages.
- B. A new or replacement water supply system shall be designed, located and constructed to minimize or eliminate infiltration of flood waters into the system.
- C. A new or replacement sanitary sewage system shall be designed, located and constructed to minimize or eliminate infiltration of flood waters into the system and discharges from the

system into flood waters.

D. An on-site septic tank system or other individual waste disposal system is prohibited in the floodplain.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.230. Land development standards.

A. A land development within a Floodplain Hazard Overlay Zone shall be designed and constructed to minimize flood damage, including, but not limited to, the provision of adequate surface drainage to reduce exposure to flood hazards.

B. A land development which will alter or relocate a watercourse shall be designed, constructed and maintained to retain the 100-year flood carrying capacity of the watercourse.

C. A land development proposal involving more than 50 lots or five acres shall include data showing the base flood elevation.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.235. Manufactured home standards.

All manufactured homes to be placed or substantially improved within the Flood Hazard Overlay Zone, shall be elevated on a permanent foundation such that the lowest floor of the manufactured home is at or above the base flood elevation and be securely anchored to an adequately anchored foundation system, in accordance with the provisions of Section 14.215(B).

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.240. Storage of materials.

Storage of materials that are buoyant, flammable, toxic or otherwise injurious to persons or property if transportable by flood waters, are prohibited.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

§ 14.245. Floodways.

Located within areas of special flood hazard established in Section 12.550, 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 provision applies:

The City prohibits encroachments, including fill, new construction, substantial improvements and other development.

(Ord. 17-10, 2017; Ord. 22-13, 2022)

Exhibit D – Effects of Non-Participation in the NFIP

EFFECTS OF NONPARTICIPATION IN THE NATIONAL FLOOD INSURANCE PROGRAM

1. Flood insurance will no longer be available. No resident or business will be able to purchase a flood insurance policy.
2. No federal grants or loans for buildings may be made in identified flood hazard areas. Includes all federal agencies such as HUD, EDA, Small Business Administration, HHS, etc.
3. No federal disaster assistance may be provided in the form of loans for repair or reconstruction of buildings in identified flood hazard areas.
4. No federal mortgage insurance may be provided in identified flood hazard areas. This includes FHA, VA, Farmers Home, etc.
5. No Fannie Mae, Freddie Mac, and GNMA purchase of mortgages in the secondary market may be made if the properties that are the subject of these mortgages are located in Special Flood Hazard Areas of nonparticipating communities.
6. Lenders of conventional loans:
 - a. must notify the buyer or lessee that property is in a flood hazard area; and
 - b. must notify the buyer or lessee that property in flood hazard area is not eligible for federal disaster relief in a declared disaster.
7. Actuarial rates go into effect for first layer coverage of all construction occurring after the effective date of the Flood Insurance Rate Map (FIRM), regardless of whether or not the community participates in the program at that time. Construction which is allowed to be prone to flood damage because of the lack of an effective ordinance will be subject to prohibitively expensive flood insurance rates when the community does enter the program. Also, the risk of flood damages and expensive flood insurance premiums will adversely affect the future market values of such structures.
8. Construction which occurs within the areas of an identified floodway, without regard to the fact that such regulatory areas have been designated and that such construction does adversely affect (increase) flood water depths and velocities, will incur the possible liability of causing increased flood damages to adjacent properties in the event of major flooding.
9. If flooding occurs, it is possible that the local government could be held liable by residents and/or businesses who could not get flood insurance because of the decision not to participate in the National Flood Insurance Program.
10. If a community is suspended for a significant length of time, in order to re-enter the NFIP, the community must bring all construction in the floodplain (from the date of suspension) into NFIP compliance to the maximum extent possible.

Exhibit E

Updated Flood Insurance Rate Maps (FIRMs)

Under Separate Cover – on file with City Planning/Development Services

541-883-4950

devservices@klamathfalls.city

226 S 5th Street Klamath Falls, OR 97601

Exhibit F

Flood Insurance Study for Klamath County and Incorporated Areas
Volume 1

Under Separate Cover – on file with City Planning/Development Services

541-883-4950

devservices@klamathfalls.city

226 S 5th Street Klamath Falls, OR 97601

Exhibit G

Flood Insurance Study for Klamath County and Incorporated Areas
Volume 2

Under Separate Cover – on file with City Planning/Development Services

541-883-4950

devservices@klamathfalls.city

226 S 5th Street Klamath Falls, OR 97601