TABLE OF CONTENTS

			<u>Page</u>		
1.0	FLOOD DAMAGE PREVENTION ORDINANCE				
2.0	DEFINITIONS				
3.0	GENERAL PROVISIONS				
	3.1	Lands To Which This Ordinance Applies	6		
	3.2	Basis For Establishing The Areas of Special Flood Hazards	6		
	3.3	Penalties for Noncompliance	6		
	3.4	Abrogation and Greater Restrictions	6		
	3.5	Interpretation	6		
	3.6	Warning and Disclaimer of Liability	6		
4.0	ADMINISTRATION				
	4.1	Establishment of Development Permit	7		
	4.2	Designation of the Local Administrator	7		
	4.3	Duties and Responsibilities of the Administration	7		
	4.4	Variance Procedure	9		
		FIGURES			
	_,		11		
Figure 1 - Engineer's certification of flood plain elevations					
		Engineer's certification of finished floor elevations	11		
5.0	PROVISIONS FOR FLOOD HAZARD REDUCTION				
	5.1	General Standards	12		
	5.2	Specific Standards	18		
	5.3	Floodways	14		

FLOOD DAMAGE PREVENTION ORDINANCE

ORDINANCE NO. _

CITY OF JONESBORO, ARKANSAS

AN ORDINANCE TO AMEND SEC. 5-18.2, RELATING TO DEVELOPMENT IN DESIGNATED FLOOD HAZARD AREAS WITHIN THE CITY OF JONESBORO, ARKANSAS: STATUTORY AUTHORIZATION, FINDINGS OF FACT, PURPOSE, OBJECTIVES, FLOOD INSURANCE RATE MAP (FIRM), FLOOD INSURANCE STUDY, FLOOD DAMAGE PREVENTION REGULATIONS, PENALTIES, AND EMERGENCY CLAUSE.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF JONESBORO, ARKANSAS

Section 1: Statutory Authorization. The Legislature of the State of Arkansas has in statutes 19-2801 thru 19-2832 delegated the responsibility to local governmental units to adopt regulations designed to promote the public health, safety, and general welfare of its citizenry.

Findings of Fact. The flood hazard areas of Jonesboro, Section 2: Arkansas are subject to periodic inundation which results in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which

adversely affect the public health, safety, and general welfare.

These flood losses are caused by the cumulative effect of obstructions in areas of special flood hazards which increase flood heights and velocities, and when inadequately anchored, damage uses in other areas. Uses that are inadequately floodproofed, elevated or otherwise protected from flood damage also contribute to the flood loss.

Section 3: Purpose. It is the purpose of this ordinance to promote the public health, safety, and general welfare, and to minimize public and private losses due to flood conditions in specific areas by provisions designed:

To protect human life and health;

(1) (2) To minimize expenditure of public money for costly flood control projects;

To minimize the need for rescue and relief efforts (3) associated with flooding and generally undertaken at the expense of the general public;

To minimize prolonged business interruptions; (4)

To minimize damage to public facilities and utilities (5) such as water and gas mains, electric, telephone and sewer lines, streets and bridges located in areas of special flood hazard;

To help maintain a stable tax base by providing for the (6) second use and development of areas of special flood hazard

so as to minimize future flood blight areas;

To insure that potential buyers are notified that property is in an area of special flood hazard; and,

(8) To ensure that those who occupy the areas of special flood

Section 4: Objectives In order to accomplish its purposes, this ordinance includes methods and provisions for:

- (1) Restricting or prohibiting uses which are dangerous to health, safety, and property due to water or erosion hazards, or which result in damaging increases in erosion or in flood heights or velocities;
- (2) Requiring that uses 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 flood plains, 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; and,
- (5) Preventing or regulating the construction of flood barriers which will unnaturally divert flood waters or which may increase flood hazards in other areas.
- Section 5: Flood Insurance Rate Map (FIRM). The City of Jonesboro does hereby adopt the official map on which the Federal Insurance Administration has delineated both the areas of special flood hazards and the risk premium zones applicable to the community, dated June 15, 1981.
- Section 6: Flood Insurance Study. The City of Jonesboro does hereby adopt the official report, dated December 15, 1980 provided in which the Federal Insurance Administration has provided flood profiles, as well as the Flood Boundary-Floodway Map and the water surface elevation of the base flood.
- Section 7: Flood Damage Prevention Regulations. The City of Jonesboro does hereby adopt regulations dated June 1, 1981, administering the Flood Plain Management Program.
- Section 8: <u>Penalties</u>. Any person, firm or corporation found guilty of violating any of the provisions of the Ordinance shall be fined for each such violations as provided by Act 629 of the 1969 General Assembly of Arkansas.

Section 9: Emergency Clause. This Ordinance being necessary for the preservation of the public peace, health, comfort, convenience, morals, safety, and welfare of the City of Jonesboro, Ark., an emergency is declared to exist and this Ordinance shall be in full force and effect from the date of its adoption.

PASSED AND ADOPTED THIS 15 DAY OF Jane, 19 11.

ATTEST:

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 and to give this ordinance its most reasonable application.

- (a) "Appeal" means a request for a review of the City of Jonesboro's interpretation of any provision of these regulations or request for a variance.
- (b) "Area of shallow flooding" means a designated AO Zone on the Flood Insurance Rate Map (FIRM). The base flood depths range from one to three feet; a clearly defined channel does not exist; the path of flooding is unpredictable and indeterminate; and, velocity flow may be evident.
- (c) "Area of special flood hazard" means the land in the flood plain within a community subject to a one percent or greater chance of flooding in any given year.
- (d) "Base flood" means the flood having a one percent chance of being equalled or exceeded in any given year.
- (e) "Development" means any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations located within the area of special flood hazard.
- (f) "Existing mobile home park or mobile home subdivision" means a parcel (or contiguous parcels) of land divided into two or more mobile home lots for rent or sale for which the construction of facilities for servicing the lot on which the mobile home is to be affixed (including, at a minimum, the installation of utilities, either final site grading or the pouring of concrete pads, and the construction of streets) is completed before the effective date of these regulations.
- (g) "Expansion to an existing mobile home park or mobile home subdivision" means the preparation of additional sites by the construction of facilities for servicing the lots on which the mobile homes are to be affixed (including the installation of utilities, either final site grading or pouring of concrete or the construction of streets).

nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not as part of the main structure. For a structure (other than a mobile home) without a basement or poured footings, the "start of construction" includes the first permanent framing or assembly of the structure or any part thereof on its piling or foundation. For mobile homes not within a mobile home park or mobile home subdivision, "start of construction" means the affixing of the mobile home to its permanent site. For mobile homes within mobile home parks or mobile home subdivision, "start of construction" is the date on which the construction of facilities for servicing the site on which the mobile home is to be affixed (including, at a minimum, the construction of streets, either final site grading or the pouring of concrete pads, and installation of utilities) is completed.

- (q) "Structure" means a walled and roofed building, a mobile home, or a gas or liquid storage tank, that is principally above ground.
- (r) "Substantial improvement" means any repair, reconstruction, or improvements of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure either:
 - (1) before the improvement or repair is started, or
 - (2) if the structure has been damaged and is being restored, before the damage occurred.

For the purposes of this definition "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either:

- (1) any project for improvement of a structure to comply with existing State or local health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions, or
- safe living conditions, or

 (2) any alteration of a structure listed on the National Register of Historic Places or a State Inventory of Historic Places.
- (s) "Variance" means a grant of relief from the requirements of this ordinance which permits construction in a manner that would otherwise be prohibited by this ordinance.

- (h) "Flood" or "flooding" means a general and temporary condition of partial or complete inundation of normally dry land areas from: (1) The overflow of inland or tidal waters and/or (2) The unusual and rapid accumulation or runoff of surface waters from any source. (i) "Flood Insurance Rate Map" (FIRM) means the official map on which the Federal Insurance Administration has delineated both the areas of special flood hazards and the risk premium zones applicable to the community. "Flood Insurance Study" means the official report provided in which the Federal Insurance Administration has provided flood profiles, as well as the Flood Boundary-Floodway Map and the water surface elevation of the base flood. (k) "Floodway" means 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 (1) foot.
 - the water surface elevation more than one (1) foot.

 (1) "Habitable floor" means any floor usable for living purposes which includes working sleeping eating cooking or
 - purposes, which includes working, sleeping, eating, cooking or recreation, or a combination thereof. A floor used only for storage purposes is not a "habitable floor."
 - (m) Mobile home means a structure that is transportable in one or more sections, built on a permanent chassis, and designed to be used with or without a permanent foundation when connected to the required utitities. It does not include recreational vehicles or travel trailers.
 - (n) "New construction" means structures for which the "start of construction" commenced on or after the effective date of these regulations.
 - (o) "New mobile home park or mobile home subdivision" means a parcel (or contiguous parcels) of land divided into two or more mobile home lots for rent or sale for which the construction of facilities for servicing the lot (including, at a minimum, the installation of utilities, either final site grading or the pouring of concrete pads, and the construction of streets) is completed on or after the effective date of these regulations.
 - (p) "Start of construction" means the first placement of permanent construction of a structure (other than a mobile home) on a site, such as the pouring of slabs or footings or any work beyond the stage of excavation. Permanent construction does not include land preparation, such as clearing, grading, and filling, not 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;

Section 3.0

GENERAL PROVISIONS

3.1 LANDS TO WHICH THIS ORDINANCE APPLIES

These regulations shall apply to all areas of special flood hazards within the jurisdiction of the City of Jonesboro, Arkansas.

3.2 BASIS FOR ESTABLISHING THE AREAS OF SPECIAL FLOOD HAZARD

The areas of special flood hazard identified by the Federal Insurance Administration in a scientific and engineering report entitled "The Flood Insurance Study for the City of Jonesboro, Arkansas," dated December 15, 1980, with accompanying Flood Insurance Rate Maps and Flood Boundary-Floodway Maps has been adopted by ordinance and declared to be a part of these regulations. The Flood Insurance Study is on file at the office of the City Clerk.

3.3 PENALTIES FOR NONCOMPLIANCE

No structure or land shall hereafter be constructed, located, extended, converted, or altered without full compliance with the terms of the Flood Damage Prevention Ordinance and other applicable regulations.

3.4 ABROGATION AND GREATER RESTRICTIONS

The regulations are not intended to repeal, abrogate, or impair any existing easements, covenants, or deed restrictions. However, where these regulations and other ordinances, easements, covenants, or deed restrictions conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

3.5 INTERPRETATION

In the interpretation and application of these regulations, 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.

3.6 WARNING AND DISCLAIMER OF LIABILITY

The degree of flood protection required by these regulations are 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

ADMINISTRATION

4.1 ESTABLISHMENT OF DEVELOPMENT PERMIT

A Development Permit shall be obtained before construction or development begins within any area of special flood hazard established in Section 3.2. Application for a Development Permit shall be made on forms furnished by the Building Inspector 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:

- (1) Elevation in relation to mean sea level, of the lowest floor (including basement) of all structures. (See figure 1, Page 11, for the form necessary to document this information).
- (2) Elevation in relation to mean sea level to which any structure has been floodproofed;
- (3) Certification by a registered professional engineer or architect that the floodproofing methods for any nonresidential structure meet the floodproofing criteria in Section 5.2-2; and,
- (4) Description of the extent to which any watercourse will be altered or relocated as a result of proposed development.

4.2 DESIGNATION OF THE LOCAL ADMINISTRATOR

The Mayor or his designated representative is hereby appointed to administer and implement these regulations by granting or denying development permit applications in accordance with its provisions.

4.3 DUTIES AND RESPONSIBILITIES OF THE ADMINISTRATOR

Duties of the Mayor or his designated representative shall include, but not be limited to:

4.3-1 PERMIT REVIEW

- (1) Review all development permits to determine that the permit requirements of these regulations have been satisfied.
- (2) Review all development permits to determine that all necessary permits have been obtained from those Federal, State or local governmental agencies from which prior approval is required.
- (3) Review all development permits to determine if the proposed development is located in the floodway. If located in the floodway, assure that the encroachment provision of Section 5.3(1) are met.

4.3-2 USE OF OTHER BASE FLOOD DATA

When base flood elevation data has not been provided in accordance with Section 3.2, BASIS FOR ESTABLISHING THE AREAS OF SPECIAL FLOOD HAZARD, the Mayor, or his designated representative, shall obtain, review, and reasonably utilize any base flood elevation data available from a Federal, State or other source, in order to administer Sections 5.2-1, SPECIFIC STANDARDS. Residential Construction, and 5.2-2, SPECIFIC STANDARDS, Nonresidential Construction.

4.3-3 INFORMATION TO BE OBTAINED AND MAINTAINED

- (1) Obtain and record the actual elevation (in relation to mean sea level) of the lowest habitable floor (including basement) of all new or substantially improved structures, and whether or not the structure contains a basement (See figure 1, page 11, for the form necessary to document this information.)
 - (2) For all new substantially improved floodproofed structures:(a) verify and record the actual elevation (in relation to
 - mean sea level); and (b) maintain the floodproofing certifications required in Section 4.1(3).
- (3) Maintain for public inspection all records pertaining to the provisions of this ordinance.

4.3-4 ALTERATION OF WATERCOURSES

- (1) Notify adjacent communities and the appropriate State Agencies prior to any alteration or relocation of a watercourse, and submit evidence of such notification to the Federal Insurance Administration.
- (2) Require that maintenance is provided within the altered or relocated portion of said watercourse so that the flood carrying capacity is not diminished.

· 4.3-5 INTERPRETATION OF "FIRM" BOUNDARIES

Make interpretations where needed, as to the exact location of the boundaries of the areas of special flood hazards (for example, where there appears to be a conflict between a mapped boundary and actual field conditions). The person contesting the location of the boundary shall be given a reasonable opportunity to appeal the interpretation as provided in Section 4.4.

4.4 VARIANCE PROCEDURE Appeal Board 4.4 - 1(1) The Board of Zoning Adjustment as established by The City Of Jonesboro, Arkansas shall hear and decide appeals and requests for variances from the requirements of this ordinance. The Board of Zoning Adjustment shall hear and decide appeals when it is alleged there is an error in any requirement, decision, or determination made by the Mayor his designated representative in the enforcement or administration of this ordinance. Those aggrieved by the decision of the Board of Zoning Adjustment, or any taxpayer, may appeal such decision to the appropriate court. In passing upon such applications, the Board of Zoning Adjustment shall consider all technical evaluations, all relevant factors, standards specified in other sections of this ordinance, and: the danger that materials may be swept onto other lands (a) to the injury of others; (b) the danger to life and property due to flooding or erosion damage; the susceptibility of the proposed facility and its (c) contents to flood damage and the effect of such damage on -the Individual owner; (d) the importance of the services provided by the proposed facility to the community; (e) the availability of alternative locations for the pro-

posed use which are not subject to flooding or erosion damage; (f) the compatibility of the proposed use with existing

plan and flood plain management program of that area;
(h) the safety of access to the property in times of flood

(g) the relationship of the proposed use to the comprehensive

(i) the expected heights, velocity, duration, rate of rise, and sediment transport of the flood waters expected at the site;

after flood conditions, including maintenance and repair of public

utilities and facilities such as sewer, gas, electrical, and

(5) Upon consideration of the factors of Section 4.4(4) and the purposes of this ordinance, the Board of Zoning Adjustments may attach such conditions to the granting of variances as it deems

(6) The Mayor or his designated representative shall maintain the records of all appeal actions, including technical information, and

report any variances to the Federal Insurance Administration upon

(9)

the costs of providing governmental services during and

and anticipated development;

and,

request.

(j)

for ordinary and emergency vehicles

water systems, and streets and bridges.

necessary to further the purposes of this ordinance.

Conditions for Variances 4.4 - 2(1) Generally, variances may be issed 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, providing items (a-j) in Section 4.4-1(4) have been fully considered. As the lot size increases beyond the one-half acre, the technical justification required for issuing the variance increases. Variances may be issued for the reconstruction, rehabilitation or restoration of structures listed on the National Register of Historic Places or the State Inventory of Historic Places, without regard to the procedures set forth in the remainder of this section. Variances shall not be issued within any designated floodway if any increase in flood levels during the base flood discharge would result. (4) Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief. Variances shall only be issued upon: (a) a showing of good and sufficient cause; a determination that failure to grant the variance would (b) result in exceptional hardship to the applicant; and (c) 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 as identified in Section 4.4-1(4), or conflict with existing local laws or ordinances. Any applicant to whom a variance is granted shall be given

written notice that the structure will be permitted to be built with a lowest floor elevation below the base flood elevation and that the cost of flood insurance will be commensurate with the increased risk resulting from the reduced lowest floor elevation.

(10)

the second of the second secon

INITIAL ENGINEER'S	CERTIFICATION	,	
The following	elevation of	MSL for pr	oposed
Residential/Commerc	ial/Industrial at Sī	treet address	Lot ,
Block Subdivisi		o, Arkansas has bee	n determined
		rance Study" dated	Dogombor 15
	in the "Flood Insur		
1980, by the Corp of	of Engineers for the	e City of Jonesboro	, Arkansas.
The above list	ed elevation, when	adhered to, will i	nsure that
the lowest floor (including basement)	is sufficient to b	e equal or
above the 100 year	flood (Intermediate	e Regional Flood).	,
Signature	Date	Engineer'	s Stamp
OWNER/BUILDER/CERT	[FICATION		
I certify that	t the provisions of	City Ordinance No.	
dated	will be fully compl	ied with. The abov	e listed
elevation for the	area, specified will	be strictly adhere	ed to for the
proposed construct	ion. The building	permit for the area	specified
above is valid only	y when a final cert	ification by a regi	stered engineer
is received and ap	proved by the City	Inspector's Office	,
Signature	Date	· · · · · · · · · · · · · · · · · · ·	
FINAL CERTIFICATIO	N OF REGISTERED ENG	INEER	
· I certify tha	t the original elev	ation as submitted	for the
location as specif	ied has been rechec	ked to insure that	the lowest
floor elevation as	actually construct	ed is sufficient to	be equal to
or above the 100 y	ear flood (Intermed	iate REgional Floor	1).
Signature	Date	Enginee	r's Stamp
	Figure 1		

PROVISIONS FOR FLOOD HAZARD REDUCTION

5.1 GENERAL STANDARDS

In all areas of special flood hazards the following standards are required:

5.1-1 Anchoring

- (1) All new construction and substantial improvements shall be anchored to prevent flotation, collapse, or lateral movement of the structure.
- (2) All mobile homes shall be anchored to resist flotation, collapse, or lateral movement by providing over-the-top and frame ties to ground anchors. Special requirements shall be that:

(a) over-the-top ties be provided at each of the four corners of the mobile home, with two additional ties per side at—intermediate locations, with mobile homes less than 50 feet long requiring one additional tie per side;

(b) frame ties be provided at each corner of the home with five additional ties per side at intermediate points, with mobile homes less than 50 feet long requiring four additional ties per side;

additional ties per side; (c) all components of the anchoring system be capable of carrying a force of 4,800 pounds; and,

(d) any additions to the mobile home be similarly anchored.

5.1-2 Construction Materials and Methods

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

5.1-3 Utilities

- (1) All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of flood waters into the system;
- (2) 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; and
- (3) On-site waste disposal systems shall be located to avoid impairment to them or contamination from them during flooding.

=14URE 1

5.1-4 Subdivision Proposals

- (1) All subdivision proposals shall be consistent with the need to minimize flood damage;
- (2) All subdivision proposals shall have public utilities and facilities such as sewer, gas, electrical, and water systems located and constructed to minimize flood damage;
- (3) All subdivision proposals shall have adequate drainage provided to reduce exposure to flood damage; and
- (4) Base flood elevation data shall be provided for subdivision proposals and other proposed development which contain at least 50 lots or 5 acres (whichever is less).

5.2 Specific Standards

In all areas of special flood hazards where base flood elevation data have been provided as set forth in Section 3.2, BASIS FOR ESTABLISHING THE AREAS OF SPECIAL FLOOD HAZARD or in Section 4.3-2, Use of Other Base Flood Data, the following standards are required:

5.2-1 Residential Construction

New construction and substantial improvement of any residential structure shall have the lowest floor, including basement, elevated to or above base flood elevation.

5.2-2 Nonresidential Construction

New construction and substantial improvement of any commercial, industrial or other nonresidential structure shall either have the lowest floor, including basement, elevated to the level of the base flood elevation; or, together with attendant utility and sanitary facilities, shall:

- (1) be floodproofed so that below the base flood level the structure is watertight with walls substantially impermeable to the passage of water;
- (2) have structural components capable of resisting hydrostatic and hydrodynamic loads and effects of buoyancy; and
- (3) be certified by a registered professional engineer or architect that the standards of this subsection are satisfied. Such certifications shall be provided to the official as set forth in Section 4.3-3(1)

5.2-3 Mobile Homes Mobile homes shall be anchored in accordance with Section (1)5.1-1(2). For new mobile home parks and mobile home subdivisions: for expansions to exiwting mobile home parks and mobile home subdivisions; for existing mobile home parks and mobile home subdivisions where the repair, reconstruction or improvement of the streets, utilities and pads equals or exceeds 50 percent of value of the streets, utilities and pads before the repair, reconstruction or improvement has commenced; and for mobile homes not placed in a mobile home park or mobile home subdivision, require that: (a) stands or lots are elevated on compacted fill or on pilings so that the lowest floor of the mobile home will be at or above the base flood level; (b) adequate surface drainage and access for a hauler are provided; and, in the instance of elevation on pilings, that: (c) -lots are large enough to permit steps, -piling foundations are placed in stable soil no more than ten feet apart, and -reinforcement is provided for pilings more than six feet above the ground level. No mobile home shall be placed in a floodway, except in an existing mobile home park or an existing mobile home subdivision. 5.3 Floodways Located within areas of special flood hazard established in Section 3.2 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 provisions apply: Prohibit encroachments, including fill, new construction, substantial improvements, and other development unless a technical evaluation demonstrates that encroachments shall not result in any increase in flood levels during the occurrence of the base flood discharge. Since stream velocities vary, and since stream velocities are lower on the following streams, the technical evaluation for Lateral No. 3, Moores Ditch, Higginbottom Creek, and Whiteman's Creek shall include but not be limited to: If the development occupies a cross sectional area (a) of the floodway, an equal cross-sectional area shall be provided and protected within the flood plain; and (b) the development shall not be allowed to encroach in the direction of the stream; and (c) the development shall comply with 4.1, 4.3-3 and 4.4 of these regulations. (14)

(2) If Section 5.3(1) is satisfied, all new construction and substantial improvements shall comply with all applicable flood hazard reduction provisions of Section 5.0 PROVISIONS FOR FLOOD HAZARD REDUCTION.

(3) Prohibit the placement of any mobile homes, except in an existing mobile home park or existing mobile home subdivision.