



**To:** Chair Thiesse and Planning Commission Members  
Jessica Loftus, City Administrator

**From:** Jeremy Barnhart, Community Development Director

**Date:** July 18, 2016

**Subject:** #16-3841, City of Orono  
Text Amendment  
**Public Hearing**

**Application Summary:** The proposed ordinance would modify the existing floodplain ordinance to be consistent with National Flood Insurance Program, who have updated the model ordinance since 2004, when the original model ordinance was published and used to form the basis of the city's ordinances, since amended.

**Staff Recommendation:** Planning Department Staff recommends adoption of the ordinance.

#### **List of Exhibits**

*Exhibit A.* Draft Ordinance  
*Exhibit B.* Existing Ordinance

#### **Background**

To be included in the National Flood Insurance Program (NFIP), a City must adopt floodplain regulations by ordinance. This ordinance must be generally consistent with that organization's model ordinance. Inclusion in the NFIP allows local property owners to obtain flood insurance, which may be a requirement of some mortgages. Without insurance, property owners will not be able to refinance the mortgage, or purchase a home with a loan.

The city must adopt new regulations, to be approved by the DNR and in effect by November 4, as the NFIP have amended the model ordinance intended to make the regulations easier to understand.

The draft ordinance will replace our existing flood plain regulations contained within Article VIII (Sections 78-1101 through 78-1140) of the Zoning Ordinance. The draft ordinance incorporates some additional definitions utilized by the City, but follows the DNR recommended ordinance closely. There are two sections in gray that are options, to be discussed.

Staff recommends approval.