

6.1. Floodplain Overlay Zone

A. PURPOSE

The Floodplain Overlay Zone is established to aid in providing a reasonable degree of protection to persons and property from the effects of flooding in areas that may be prone to flooding. While larger floods can and will occur due to natural or man-made causes, this Section, in conjunction with more detailed regulations found in Section 11 (Floodplain Management Regulations), is intended to reduce or minimize potential public and private losses due to flood conditions in specific areas and to provide for a degree of safety from flooding in order to protect the public health, safety, convenience, and property values.

B. APPLICABILITY

1. The regulations, restrictions and requirements contained herein and in Section 11 shall apply to areas in Ridgefield shown and identified by the Federal Emergency Management Agency as Special Flood Hazard Areas (SFHA), zones A and AE, in the Flood Insurance Rate Maps (FIRMs) and accompanying "Flood Insurance Study" (FIS) for Fairfield County, Connecticut, effective on June 18, 2010, and other supporting data applicable to the Town of Ridgefield, and any subsequent revisions thereto.
2. The Floodplain Overlay Zone is hereby declared to be an overlay to any other zone, and the regulations, restrictions and requirements contained herein shall be in addition to those applicable in the underlying zone.
3. Since mapping is legally adopted by reference in this Section, it must take precedence even when more restrictive than actual conditions may appear, until such time as a map amendment or map revision is obtained from FEMA.
4. The SFHAs include any area shown on the FIRM as Zones A and AE, including areas designated as a floodway on a FIRM.
5. SFHAs are determined utilizing the base flood elevations (BFEs) provided on the flood profiles in the FIS for the community. BFEs provided on a FIRM are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

C. FLOODPLAIN DEVELOPMENT PERMIT

All land development proposed within a designated SFHA shall be subject to the requirements in Section 11 (Floodplain Management Regulations) of these regulations, and the securing of a Site Plan Approval for Floodplain Development in accordance with the requirements in Section 11.¹

¹ 2010-027-A: Amended to comply with State and Federal regulations, including adoption of NEW Section 11, Floodplain Management Regulations, and updated Checklist in Sec. 10.2.F, all amendments effective 4/30/10