

First Reading: February 10, 2026
Second Reading: February 17, 2026

ORDINANCE NO. 14330

AN ORDINANCE TO AMEND CHATTANOOGA CITY CODE, PART II, CHAPTER 38, ZONING ORDINANCE, AS ADOPTED BY ORDINANCE NO. 14137 ON JULY 23, 2024, MORE SPECIFICALLY ARTICLE II, DEFINITIONS, RELATED TO THE FLOOD HAZARD REGULATIONS.

WHEREAS, the City of Chattanooga adopted a new Zoning Ordinance, Ordinance No. 14137, on July 23, 2024; and

WHEREAS, the new zoning ordinance was effective as of December 18, 2024, but amendments have been identified; and

WHEREAS, in October the Land Development Office requested amendments to the City of Chattanooga Zoning Regulations to update definitions related to the Flood Hazard Regulations and to update the standards related to Section 38-38 F/W Floodway Regulations as required to maintain eligibility for participation in the National Flood Insurance Program (NFIP); and

WHEREAS, the new Flood Insurance Rate Maps (FIRM), and the Community Panel Numbers were updated and incorporated into the Zoning Code; and

WHEREAS, the review of the Flood Hazard Regulations by FEMA also identified additional definitions that need to be added to the Zoning Regulations.

SECTION 1. BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF CHATTANOOGA, TENNESSEE, That Chattanooga City Code, Part II, Chapter 38, Zoning Ordinance, be amended as follows:

Amend ARTICLE II. – DEFINITIONS AND RULES OF MEASUREMENT, Section 38-9 General Definitions to add the following as new definitions:

Basement. Any portion of a building having its floor subgrade (below ground level) on all sides.

Flood-related Erosion. The collapse or subsidence of land along the shore of a lake or other body of water as a result of 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 a flash flood, or by some similarly unusual and unforeseeable event which results in flooding.

Flood-related Erosion Area or Flood-related Erosion Prone Area. A land area adjoining the shore of a lake or other body of water, which due to the composition of the shoreline or bank and high water levels or wind-driven currents, is likely to suffer flood-related erosion damage.

Flood-related Erosion Area Management. The operation of an overall program of corrective and preventive measures for reducing flood-related erosion damage, including but not limited to emergency preparedness plans, flood-related erosion control works and floodplain management regulations.

Person. Any individual or group of individuals, corporation, partnership, association, or any other entity, including State and local governments and agencies.

Regulatory 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.

Special Hazard Area. An area having special flood, mudslide (i.e., mudflow) and/or flood-related erosion hazards, and shown on an FHBM or FIRM as Zone A, AO, A1-30, AE, A99, or AH.

Amend ARTICLE II. – DEFINITIONS AND RULES OF MEASUREMENT, Section 38-9 General Definitions to by deleting and replacing New Manufactured Home Park or Subdivision with the following:

New Manufactured Home Park or Subdivision, A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after the effective date of this ordinance or the effective date of the initial floodplain management ordinance and includes any subsequent improvements to such structure.

SECTION 2. BE IT FURTHER ORDAINED, That this Ordinance shall take effect two

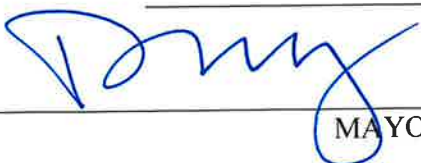
(2) weeks from and after its passage.

Passed on second and final reading: February 17, 2026



CHAIRPERSON

APPROVED: DISAPPROVED:



MAYOR

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