

FLOOD PLAIN DEVELOPMENT ORDINANCE

DES MOINES COUNTY, IOWA

ORDINANCE NO. 25

Adopted July 19, 1993
Amended July 26, 1993
Amended January 3, 1995
Amended August 7, 2011
Amended October 16, 2015

TABLE OF CONTENTS

	PAGE
SECTION I. LEGAL AUTHORITY, FINDS OF FACT AND PURPOSE	
A. Legal Authority	1
B. Findings of Fact	1
C. Statement of Purpose	1
SECTION II. GENERAL PROVISIONS	
A. Land to which Regulations Apply	2
B. Compliance	2
C. Abrogation and Greater Restrictions	3
D. Interpretation	3
E. Warning and Disclaimer of Liability	3
F. Severability	3
SECTION III. FLOOD PLAIN MANAGEMENT STANDARDS	4
A. General Flood Plain Standards	
1. Structures	
2. Residential Buildings	4
3. Non-residential Buildings	4
4. All New and Substantially Improved Structures	4

	5. Factory Built Homes	5
	6. Utility and Sanitary Systems	5
	7. Storage of Materials and Equipment	6
	8. Flood Control Structures	6
	9. Tributaries to Main Stream	7
	10. Subdivisions (Including Factory-Built Home Parks)	7
	11. Accessory Structures	7
	12. Recreational Vehicles	7
	13. Flood Plain Development	9
	B. Special Floodway Provisions	
9	C. Special Provisions for Shallow Flood Areas	10
9	SECTION IV. ADMINISTRATION	10
	A. Appointment, Duties and Responsibilities of Administrator	
	B. Flood Plain Development Permit Required	10
	1. Permit Required	

2. Application for Permit	11
3. Action on Permit Application	11
4. Construction and Use	11
C. Variance	12
SECTION V. PENALTIES FOR VIOLATION	
	14
SECTION VI. AMENDMENTS	
	14
SECTION VII. DEFINITIONS	
	14

**DES MOINES COUNTY
FLOOD PLAIN MANAGEMENT
ORDINANCE #25**

SECTION I - Legal Authority, Findings of Fact and Purpose

A. Legal Authority

Chapter 331 of the Code of Iowa grants counties the authority, except as expressly limited by the Constitution and if not inconsistent with the laws of the General Assembly, to exercise any power and perform any function it deems appropriate to protect and preserve the rights, privileges, and property of the county or of its residents, and to preserve and improve the peace, safety, health, welfare, comfort and convenience of its residents.

B. Findings of Fact

1. The flood hazard areas of Des Moines County are subject to periodic inundation which can 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 peace, safety, health, welfare, comfort and convenience of its residents.
2. These flood losses, hazards, and related adverse effects are caused by: (i) the occupancy of flood hazard areas by uses vulnerable to flood damages which create hazardous conditions as a result of being inadequately elevated or otherwise protected from flooding and (ii) the cumulative effect of obstructions on the flood plain causing increases in flood heights and velocities.
3. This ordinance relies upon engineering methodology for analyzing flood hazards which is consistent with the standards established by the Department of Natural Resources.

C. Statement of Purpose

It is the purpose of this ordinance to protect and preserve the rights, privileges and property of Des Moines County and its residents and to preserve and improve the peace, safety, health, welfare, and comfort and convenience of its residents by minimizing those flood losses described in Section I B.2. with provisions designed to:

- 1 Reserve sufficient flood plain area for the conveyance of flood flows so that flood heights and velocities will not be increased substantially.

2. Restrict or prohibit uses which are dangerous to health, safety, or property in times of flood or which cause excessive increases in flood heights or velocities.
3. Require that uses vulnerable to floods, including public utilities which serve such uses, be protected against flood damage at the time of initial construction.
4. Protect individuals from buying lands which are unsuited for intended purposes because of flood hazard.
5. Assure that eligibility is maintained for property owners in the county to purchase flood insurance through the National Flood Insurance Program.

SECTION II - General Provisions

A. Lands to Which Regulations Apply

The provisions of this ordinance shall apply to all lands and uses which have significant flood hazards. The Flood Insurance Rate Maps (FIRMs) for Des Moines County and Incorporate Areas, dated October 16, 2015, which were prepared as part of the Des Moines County Flood Insurance Study, shall be used to identify such flood hazard areas and all areas shown thereon to be within the boundaries of the 100-year flood shall be considered as having significant flood hazards. Where uncertainty exists with respect to the precise location of the 100-year flood boundary, the location shall be determined on the basis of the 100-year flood elevation at the particular site in questions. The Des Moines County Flood Insurance Study is hereby adopted by reference and is made a part of this ordinance for the purpose of administering floodplain management regulations.

B. Compliance

No structure or land shall hereafter be used and no structure shall be located, extended, converted or structurally altered without full compliance with the terms of this ordinance and other applicable regulations which apply to uses within the jurisdiction of this ordinance.

C. Abrogation and Greater Restrictions

It is not intended by this ordinance to repeal, abrogate or impair any existing easements, covenants, or deed restrictions. However, where this ordinance imposes greater restrictions, the provision of this ordinance shall prevail. All other ordinances inconsistent with this ordinance are hereby repealed to the extent of the inconsistency only.

D. Interpretation

In their interpretation and application, the provisions of this ordinance shall be held to be minimum requirements and shall be liberally construed in favor of the governing body and shall not be deemed a limitation or repeal of any other powers granted by state statutes.

E. Warning and Disclaimer of Liability

The degree of flood protection required by this ordinance is considered reasonable for regulatory purposes and is based on engineering and scientific methods of study. Larger floods may occur on rare occasions. Flood heights may be increased by man-made or natural cause, such as ice jams and bridge openings restricted in debris. This ordinance does not imply that areas outside the regulated areas or that uses permitted within the regulated areas will be free from flooding or flood damages. This ordinance shall not create liability on the part of Des Moines County or any officer or employee thereof for any flood damages that result from reliance on this ordinance or any administrative decision lawfully made thereunder.

F. Severability

If any section, clause, provision or portion of this ordinance is adjudged unconstitutional or invalid by a court of competent jurisdiction, the remainder of this ordinance shall not be affected thereby.

SECTION III - Flood Plain Management Standards

A. General Flood Plain Standards

All uses must be consistent with the need to minimize flood damage and shall meet the following applicable performance standards. Where 100-year flood data has not been provided in the Flood Insurance Study, the Department of Natural Resources shall be contacted to compute such data.

1. All structures shall be (i) adequately anchored to prevent flotation, collapse or lateral movement of the structure, (ii) be constructed with materials and utility equipment resistant to flood damage, and (iii) be constructed by methods and practices that minimize flood damage.
2. Residential buildings - All new or substantially improved residential structures shall have the lowest floor, including basement, elevated a minimum of one (1) foot above the 100-year flood level. Construction shall be upon compacted fill which shall, at all points, be no lower than 1.0 feet above the 100-year flood level and extend at such elevation at least 18 feet beyond the limits of any structure erected thereon. Alternate methods of elevating (such as piers) may be allowed, subject to favorable consideration by the Board of Supervisors and the Department of Natural Resources, where existing topography, street grades, or other factors preclude elevating by fill. In such cases, the methods used must be adequate to support the structure as well as withstand the various forces and hazards associated with flooding.
3. Non-residential buildings - All new or substantially improved non-residential buildings shall have the lowest floor (including basement) elevated a minimum of one (1) foot above the 100-year flood level, or together with attendant utility and sanitary systems, be floodproofed to such a level. When floodproofing is utilized, a professional engineer registered in the State of Iowa shall certify that the floodproofing methods used are adequate to withstand the flood depths, pressures, velocities, impact and uplift forces and other factors associated with the 100-year flood; and that the structure, below the 100-year flood level, is watertight with walls substantially impermeable to the passage of water. A record of the certification indicating the specific elevation (in relation to North American Vertical Datum to which any structures are floodproofed shall be maintained by the Administrator.

4. All new and substantially improved structures:

a. Fully enclosed areas below the "lowest floor" (not including basements) that are subject to flooding shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. Designs for meeting this requirement must either be certified by a registered professional engineer or 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.
- (3) Openings may be equipped with screens, louvers, valves, or other coverings or devices provided they permit the automatic entry and exit of floodwaters.

Such areas shall be used solely for parking of vehicles, building access and low damage potential storage.

- b. New and substantially improved structures must be designed (or modified) and adequately anchored to prevent flotation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy.
- c. New and substantially improved structures must be constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities that are designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding.

5. Factory-built homes:

- a. All factory-built homes, including those placed in existing factory-built home parks or subdivisions, shall be elevated on a permanent foundation such that the lowest floor of the structure is a minimum of one (1) foot above the 100-year flood level.
- b. All factory-built homes, including those placed in existing factory-built home parks or subdivisions, shall be anchored to resist

flotation, collapse, or lateral movement. The following specific requirements (or their equivalent) shall be met:

- (1) Over-the-top ties shall be provided at each of the four corners of the factory-built home, with two (2) additional ties per side at intermediate locations and factory-built homes less than fifty (50) feet long requiring one (1) additional tie per side;
- (2) Frame ties shall be provided at each corner of the home with five (5) additional ties per side at intermediate points and factory-built homes less than fifty (50) feet long requiring four (4) additional ties per side;
- (3) All components of the anchoring system shall be capable of carrying a force of 4800 pounds.
- (4) Any additions to factory-built homes shall be similarly anchored.

6. Utility and Sanitary Systems:

- a. All new and replacement sanitary sewage systems shall be designed to minimize and eliminate infiltration of flood waters into the systems as well as the discharge of effluent into flood waters. Wastewater treatment facilities shall be provided with a level of flood protection equal to or greater than one (1) foot above the 100-year flood elevation.
- b. On site waste disposal systems shall be located or designed to avoid impairment to the system or contamination from the system during flooding. Home owners located on the river side of the levee will be required to install a closed sanitary septic system. It will be the responsibility of the home owner to acquire the approval of the system from the Des Moines County Health Department.
- c. New or replacement water supply systems shall be designed to minimize or eliminate infiltration of flood waters into the system. Water supply treatment facilities shall be provided with a level of protection equal to or greater than on (1) foot above the 100-year flood elevation.
- d. Utilities such as gas or electrical systems shall be located and constructed to minimize or eliminate flood damage to the system and the risk associated with such flood damaged or impaired systems.

7. Storage of materials and equipment that are flammable, explosive or injurious to human, animal or plant life is prohibited unless elevated a minimum of one (1) foot above the 100-year flood level. Other material and equipment must be either similarly elevated or (i) not be subject to major flood damage and be anchored to prevent movement due to flood waters or (ii) be readily removable from the area within the time available after flood warning.
8. Flood control structural works such as levees, flood walls, etc. shall provide, at a minimum, protection from a 100-year flood with a minimum of 3 feet of design freeboard and shall provide for adequate interior drainage. In addition, structural flood control works shall be approved by the Department of Natural Resources.
9. No use shall affect the capacity or conveyance of the channel or floodway of any tributary to the main stream, drainage ditch, or other drainage facility or system.
10. Subdivisions (including factory-built home parks and subdivisions) shall be consistent with the need to:
 - a. Minimize flood damage.
 - b. Provide adequate drainage to reduce exposure to flood damage.
 - c. Public utilities and facilities must be constructed to minimize or eliminate flood damage.
 - d. Require base flood elevation data for subdivision development of greater than 50 lots or 5 acres which ever is the lesser.

Development associated with subdivision proposals shall meet the applicable performance standards. Subdivision proposals intended for residential development shall provide all lots with a means of vehicular access that will remain dry during occurrence of the 100-year flood.

11. Accessory Structures:

- a. Detached garages, sheds, and similar structures accessory to a residential use are exempt from the 100-year flood elevation requirements where the following criteria are satisfied.
 - (1) The structure shall not be used for human habitation.
 - (2) The structure shall be designed to have low flood damage potential.
 - (3) The structure shall be constructed and placed on the building site so as to offer minimum resistance to the flow of floodwaters.
 - (4) The structure shall be firmly anchored to prevent flotation which may result in damage to other structures.
 - (5) The structure's service facilities such as electrical and heating equipment shall be elevated or floodproofed to at least one foot above the 100-year flood level.
- b. Exemption from the 100-year flood elevation requirements for such a structure may result in increased premium rates for flood insurance coverage of the structure and its contents.

12. Recreational Vehicles:

- a. Recreational vehicles are exempt from the requirements of Section III A.5. of this Ordinance regarding anchoring and elevation of factory-built homes when the following criteria are satisfied.
 - (1) The recreational vehicle shall be located on the site for less than 180 consecutive days, and,
 - (2) The recreational vehicle must be fully licensed and ready for highway use. A recreational vehicle is ready for highway use if it is on its wheels or jacking system and is attached to the site only by quick disconnect type utilities and security devices and has no permanently attached additions.
 - b. Recreational vehicles that are located on the site for more than 180 consecutive days and are not ready for highway use must satisfy requirements of Section III A.5. of this Ordinance regarding anchoring and elevation of factory-built homes.

13. Floodplain Development:

Until a floodway has been designated, no development or substantial improvement may be permitted within special flood hazard areas unless the applicant has demonstrated that the proposed development or substantial improvement, when combined with all other existing and reasonably anticipated developments or substantial improvements, will not increase the water surface elevation of the base flood more than one (1) foot at any location as shown on the Flood Insurance Study.

B. Special Floodway Provisions

In addition to the General Flood Plain Standards, uses within the floodway must meet the following applicable standards. The floodway is that portion of the flood plain which must be protected from developmental encroachment to allow the free flow of flooded waters. Where floodway data has been provided in the Flood Insurance Study, such data shall be used to define the floodway limits. Where no floodway data has been provided, the Department of Natural Resources shall be contacted to provide a floodway delineation.

1. No use shall be permitted in the floodway that would result in any increase in the 100-year flood level. Consideration of the effects of any development on flood levels shall be based upon the assumption that an equal degree of development would be allowed for similarly situated lands.
2. All uses within the floodway shall:
 - a. Be consistent with the need to minimize flood damage.
 - b. Use construction methods and practices that will minimize flood damage.
 - c. Use construction materials and utility equipment that are resistant to flood damage.
3. No use shall affect the capacity or conveyance of the channel or floodway or any tributary to the main stream, drainage ditch, or any other drainage facility or system.
4. Structures, buildings and sanitary and utility systems, if permitted, shall meet the applicable General Flood Plain standards and shall be constructed or aligned to present the minimum possible resistance to flood flows.
5. Buildings, if permitted, shall have a low flood damage potential and shall not be for human habitation.

6. Storage of materials or equipment that are buoyant, flammable, explosive or injurious to human, animal or plant life is prohibited. Storage of other materials may be allowed if readily removable from the floodway within the time available after flood warning.
7. Watercourse alterations or relocations (channel changes and modification) must be designed to maintain the flood carrying capacity within the altered or relocated portion. In addition, such alterations or relocations must be approved by the Department of Natural Resources.
8. Any fill allowed in the floodway must be shown to have some beneficial purpose and shall be limited to the minimum amount necessary.
9. Pipeline river or stream crossings shall be buried in the stream bed and banks or otherwise sufficiently protected to prevent rupture due to channel degradation and meandering or due to the action of flood flows.

C. Special Provisions for Shallow Flooding Areas

In addition to the General Flood Plain Standards, uses within shallow flooding areas must meet the following applicable standards.

1. In shallow flooding areas designated as an AH Zone on the Flood Insurance Rate Map, the minimum floodproofing/flood protection elevation shall be equal to the elevation as specified on the FIRM.
2. In shallow flooding areas designated as an AH Zone on the Flood Insurance Rate Map, drainage paths are required around structures on slopes to adequately guide water away from structures.

SECTION IV - Administration

A. Appointment, Duties and Responsibilities of Administrator

1. The Board of Supervisors shall appoint the personnel to administer and enforce the provisions of this ordinance and will herein be referred to as the Administrator.
2. Duties and Responsibilities of the Administrator shall include, but not necessarily be limited to, the following:
 - a. Review all flood plain development permit applications to ensure that the provisions of this ordinance will be satisfied.

- b. Review all flood plain development permit application to ensure that all necessary permits have been obtained from federal, state or local governmental agencies.
- c. Record and maintain a record of: (i) the elevation (in relation to North American Vertical Datum of the lowest floor of all new or substantially improved buildings or (ii) the elevation to which new or substantially improved structures have been floodproofed.
- d. Notify adjacent communities and/or counties and the Department of Natural Resources prior to any proposed alteration or relocation of a watercourse.
- e. Keep a record of all permits, appeals, variances and such other transactions and correspondence pertaining to the administration of this ordinance.

B. Flood Plain Development Permit Required

- 1. Permit Required - A Flood Plain Development Permit issued by the Administrator shall be secured prior to initiation of any flood plain development (any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, filling, grading, paving, excavation or drilling operations) including the placement of factory-built home.
- 2. Application for Permit - Application for a Flood Plain Development Permit shall be made on forms supplied by the Administrator and upon payment of \$20.00 shall include the following information:
 - a. Description of the work to be covered by the permit for which application is to be made.
 - b. Description of the land on which the proposed work is to be done (i.e. -lot, block, tract, street address or similar description that will readily identify and locate the work to be done).
 - c. Indication of the use or occupancy for which the proposed work is intended.
 - d. Elevation of the 100-year flood.
 - e. Elevation (in relation to National Geodetic Vertical Datum) of the lowest floor (including basement) of buildings or of the level to which a building is to be floodproofed.

- f. For buildings being improved or rebuild, the estimated costs of improvements and market value of the building prior to the improvements.
 - g. Such other information as the Administrator deems reasonably necessary for the purpose of this ordinance.
3. Action on Permit Application - The Administrator shall, within a reasonable time, make a determination as to whether the proposed flood plain development meets the applicable standards of this ordinance and shall approve or disapprove the application. For disapprovals, the applicant shall be informed, in writing, of the specific reasons therefore. The Administrator shall not issue permits for variances except as directed by the Board of Supervisors.
4. Construction and Use to be as Provided in Application and Plans - Flood Plain Development Permits based on the basis of approved plans and applications authorize only the use, arrangement and construction set forth in such approved plans and applications and no other use, arrangement or construction. Any use, arrangement, or construction at variance with that authorized shall be deemed a violation of this Ordinance. The applicant shall be required to submit certification by a professional engineer or land surveyor, as appropriate, registered in the state of Iowa, that the finished fill, building floor elevations, flood-proofing, or other flood protection measures were accomplished in compliance with the provisions of this Ordinance, prior to the use or occupancy of any structure. It is the applicants responsibility to contract with a consulting engineer or surveyor to obtain the required certification.

C. Variance

1. The Board of Supervisors may authorize upon request in specific cases such variances from the terms of this ordinance that will not be contrary to the public interest where, owing to special conditions, a literal enforcement of the provisions of this ordinance will result in unnecessary hardship. Variances granted must meet the following applicable standards.
- a. No variance shall be granted for any development within the floodway which would result in any increase in flood heights during the occurrence of the 100-year flood. Consideration of the effects of any development on flood levels shall be based upon the assumption that any equal degree of development would be allowed for similarly situated lands.
 - b. Variances shall only be granted 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, and (iii) a determination that the granting of the 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.

- c. Variances shall only be granted upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief.
- d. In cases where the variance involves a lower level of flood protection for buildings than what is ordinarily required by this Ordinance, the applicant shall be notified in writing over the signature of the Administrator that: (i) the issuance of a variance will result in increased premium rates for flood insurance up to amounts as high as \$25 for \$100 of insurance coverage and (ii) such construction increases risk to life and property.
- e. All variances granted shall have the concurrence or approval of the Department of Natural Resources.

2. Factors Upon Which the Decision of the Board Shall be Based - In passing upon applications for Variances, the Board shall consider all relevant factors specified in other sections of this ordinance and:

- a. The danger to life and property due to increased flood heights or velocities caused by encroachments.
- b. The danger that materials may be swept on or other land or downstream to the injury of others.
- c. The proposed water supply and sanitation systems and the ability of these systems to prevent disease, contamination and unsanitary conditions.
- d. The susceptibility of the proposed facility and its contents to flood damage and the effect of such damage on the individual owner.
- e. The importance of the services provided by the proposed facility to the county.
- f. The requirements of the facility for a flood plain location.
- g. The availability of alternative locations not subject to flooding for the proposed use.
- h. The compatibility of the proposed use with existing development and development anticipated in the foreseeable future.

- i. The relationship of the proposed use to the comprehensive plan and flood plain management program for the area.
 - j. The safety of access to the property in times of flood for ordinary and emergency vehicles.
 - k. The expected heights, velocity, duration, rate of rise and sediment transport of the flood water expected at the site.
 - l. Such other factors which are relevant to the purpose of this ordinance.
3. Conditions Attached to Variances - Upon consideration of the factors listed above, the Board may attach such conditions to the granting of variances as it deems necessary to further the purpose of this ordinance. Such conditions may include, but not necessarily be limited to:
- a. Modification of waste disposal and water supply facilities.
 - b. Limitation of periods of use and operation.
 - c. Imposition of operational controls, sureties, and deed restrictions.
 - d. Requirements for construction of channel modification, dikes, levees, and other protective measures, provided such are approved by the Department of Natural Resources and are deemed the only practical alternative to achieving the purpose of this ordinance.
 - e. Floodproofing measures.

SECTION V - Penalties for Violation

Violations of the provisions of this ordinance or failure to comply with any of its requirements shall constitute a misdemeanor. Any person who violates this ordinance or fails to comply with any of its requirements shall upon conviction thereof be fined not more than \$100.00 or imprisoned for not more than 30 days, each day shall constitute a separate violation. Nothing herein contained shall prevent Des Moines County from taking such other lawful action as is necessary to prevent or remedy any violation.

SECTION VI - Amendments

The regulations and standards set forth in this ordinance may from time to time be amended, supplemented, changed, or repealed. No amendment, supplement, change, or modification shall be undertaken without prior approval of the Department of Natural Resources.

SECTION VII - Definitions

વસસીવિ પીહે શ૧ લહ ષૂપીષો વપૂપીહિ । હોઅંપિડિ લહ ૧૧ ઋષિા લહ વષી૧-શૂપી ડુહે વોહ । શહ વડિહસ રૂપિસૂડિ વૌ વ િ.. લહ પીવૂવૌ પીહી... લહ ષૂપીષો પીહી... વૃસ હીહો વિ પીહે ડોવસૂડિ>૧>૧હ>૧ડિ>૧ષૂપીહીહ>વસો।—

ગઓઐથહણક-ઓદયઝથ>કહઝખ - ઓ૧ પીષીહ... સહોડિહસ । હોસિહૌવિ લહઠ ઋષિા િ ઋ૧ । િ શીવૌવિ વૌ... વસહ... વશોષિવૌહસ... ડુહસ । વોહૂશૂહસ િ વૃવષીડિ વપૂપીહિ । પીવૂવૌ િ વોહૂશૂ૧ વૃસ પીવૂવૌ... વ શૂસિડિ પીહે- ગો લહ ૧૧ લા ઠોસૂવૃષહ વષી૧-શૂપી ડુહે પિસહ શહિ ડુહે... વૃવષીહસ ડુહે વૃસ સૂવો ડુહે વૃસ વો પિસહો @હષોહવૌવિ અંહપિહે@ ઋષિા વોહ વષહસ વ પીહે>૧>૧હવૌહો>૧વૃ>૧આ>૧ષીહષીઅિંહ>સવ૧>વૃસ>૧>૧પિહૌહસ>૧>વૃસ>૧હવસ૧>૧>ડિઋવ૧>૧હ—

ગઓઐથહણક-ઓદયઝથ>કહઝખ>કઓણ - ઓ વોષહ િ ષૂપી ડુહે વૃસ સઅિસિહસ પી લઠે । લહ વષી૧-શૂપી>૧હ>૧૧>૧વૃહ>૧હવોહ—

ગઝહઠક - ઓ ડહહોવૃ વૃસ લહોવૌ૧ ષૂસપી વૌવિ । ષૂહૌહ સિવૌવિ ડુ૧૧ સો૧ વૃસ વોહવો લહોડિ । લહ અંહોઋ પીહવૌ । અિંહો । ડુ લહ ડુ વૃસ લેસિ । ડુવષહ ઋવૌહી । વૃ૧>૧૧ષહ—

ગઝહઠક>ખઝખધઓથહટ - થાહ હહઅંવૌવિ સઋવૌહી ઋસ લહવષા વૌ વ વૌપિવો પીહે સોડિ લહ ષષીહૃષહ વ લહષ્પિ સ— ગો પીવૃષહ... લહ >”-૧હવો સ હહઅંવૌવિ િ લહ હહઅંવૌવિ સ ઋવૌહી હૌહસ । લહ ષષીહૃષહ>૧૧હ>>”-૧હવો>૧સ—

ગઝહઠક>ગણયટધમ - થાહ વોહવ લહ સ વૃ.. પીસિહ લહ સઋવ૧... લાવૌ લહ વઅંહોવડહ િ હિ૧ । શહ સહસ>૧હ>હઅંહો૧>>”>૧હવૌ>૧હ—...>૧૧વૌ>૧હ>વૃહ>હોષહૌ>ષાવૃષહ>૧સ>૧ષષીહૃષહ>૧વૃ૧>૧હ>૧હવો।—

ગઝહઠક>ચટતદણઓટઓખ>શઓથખ>ખઓડ>૧ગયણ - થાહ ષિવિ વે હેવોહસ વો વૌ {શૌ શૂપિહસ હેવોવૌહ૧ ડુ। લહ ગૌસ યૂવૃષહ તૌસ૧ ઋષિા સહહિવૌહો શૌ લહ સ લવરવોસ વોહવો વૃસ લહ ડુ લહુ ડુહે વૃષિવશૂહ>૧૧હ>૧૧૧—

ગઝહઠક>ચટતદણઓટઓખ>ચટકક>૧ગયણ - ઓ પીસ૧ પીવિહસ... સહસ... વૃસ શૂપિહસ શ૧ લહ ગહસહોવૃ યૂવૃષહ ઓસૂપીવૌ િ લહ ૧૧ હઅંવૌવૌ િ સહૌવૌલહ હૌપિહૃષહ વૃસ લહઅંહો૧૧ સ લવરવોસોઠ લઅંસિડિ લહ ષૂ૧૧ ઋષી લહ હષહોવૌ૧ ડુવૌ િ વસૌડિ વ સ વૃ વૃવડહૌ હોવૃઠ વૃસ હોવશૂપિહૃષહ>વષીવોવિ>૧સ>૧વૃષહ>૧વૌહ—

ગઝહઠક>ડઝઓથ>->ઓ૧>૧વૃસ>વોહવ>૧૧હીશિહ>૧>શહુડિ>૧સિવૌહસ>શ૧>ઋવૌહો>વો>વ>૧હી>>વ>૧સ—

।अँसिहस>।ह१>हँ।>।ह>वौवौचि>ह्री१>वृस>ह०।>ः>सःवौह्री—

इयधऽप्रतथ>भ्रोकथओऔप्रतथ>घणओओधम - थाह ।डिह्री वौवू हूहअँवौ ।।ह ड्रूस ।।वचह ।। ।। चू।।चौ ।। ह० ।>।ह>।हस>ःवू।>।>व>।।चौह—

इयतथहणयऔ>तथणहऔथहणम>—>अँ१>।।चौह>।।वौ>।।

अँसिहस सिअँसि१ ।।ह टवौवू एहड।।हो ड।।चि ।।वचह... वृ।।वृहिस १।।ह कहेवौह्री
यूहौ... । ।हू।।वू।। सहीहूहिस १।।ह तहधोहो१ ।।ह यूहौ वो हहूड ।।ह
हैहूह्री।>।।सिअँसि१>।।ह>टवौवू>एहड।।हो

औहौहिस । ।हू।।वू।। सहीहूहिस १।।ह तहधोहो१ ।।ह यूहौ वो चू।।शि।। ।।ह
।।।चि१ ।।।चि१वचह व ।।हड।।होहस ।।।चि स।।।चि ।। व स।।।चि ।हू।।वू।। सहीहूहिस १।।
।।ह>तहधोहो१>।।वू।।>वो>व>।।हड।।होहस>।।।चि>स।।।चि।।

यूसअँसि१ ।।हस व ।।वौह अँह्री१ ।।।चि वचह ।। ।।वौहो ऋ।। ।।।चि ।।होहअँवौ
।।वो>ऋ।।।चि>।।वअँह>शहू>वोअँहस>१।।ह>तहधोहो१>।।ह>यूहौ।।हो>।।ह>...।।

यूसअँसि१ ।।हस व च१ अँह्री१ ।।।चि वचह ।। चू।।हो ऋ।। ।।।चि
।।होहअँवौ ।।वो ।।वो ।।वअँह शहू चहौहिस १।। हौहो ।। वू वोअँहस ।।वौह ।।वो वो
सहीहूहिस १।।ह तहधोहो१ ।।ह यूहौ ।। ।। स।।हो१ १।।ह तहधोहो१ ।।ह यूहौ ।।
।।वौहो>ऋ।।>वोअँहस>।।वो—

अठनप्रतथ>श्रअठहण - थाह । ।।ह ऋहो हूचौहस वोहव ।। व शूसूडि ।।सूडि व शवोहूह्री ह०धहो ऋहू वू
।।ह>ऋडि>चौहोवि>वोह>हौह

थाह हूचौहस वोहव ।। स।।होडिहस ।। स ।। हैवरिह ।।सौवौचि ।।होह सौडि सो ऋ।।
ऋवू ।। हूडि ।।वो ।।वो ।।ह हैहूह्री ।। व ०१ हूचौहस वोहव शहूऋ ऋहो ।।
वो>सहूहिस>।।।>।।सूवृचह>वृस>

थाह हूचौहस वोहव ।। ।।हस ।। चोहोहस... सो।।ऋवूहस... होष-।। वृस ।।हस ।।हू ।। ऋ
सवृवह>।।हो।।>।।च।।>वो>शूसूडि>वचहो...>वूडि>।।वडह...>वृस>

अवचहू।।ह १ वृस ।।हअँचिह वचू।।हो ।।ह-।।... ।। ऋवोहो ।।हवोहो... ।।वचह... हूचौचि१ ।।हअँचिह।। चू।।वृहिस

