

CHAPTER 14

FLOOD PLAIN CODE

14-1-1 PURPOSE. This Code is enacted pursuant to the police powers granted to this Village by the Illinois Municipal Code (65 ILCS 5/1-2-1, 5-11-12-12, 5/11-30-2, 5/11-30-8, and 5/11-31-2) in order to accomplish the following purposes:

- (A) To prevent unwise developments from increasing flood or drainage hazards to others;
- (B) To protect new buildings and major improvements to buildings from flood damage;
- (C) To promote and protect the public health, safety, and general welfare of the citizens from the hazards of flooding;
- (D) To lessen the burden on the taxpayer for flood control, repairs to public facilities and utilities, and flood rescue and relief operations;
- (E) To maintain property values and a stable tax base by minimizing the potential for creating blight areas; and
- (F) To make federally subsidized flood insurance available.
- (G) To preserve the natural and beneficial characteristics and functions of watercourses and floodplains in order to moderate flood and stormwater impacts, improve water quality, reduce soil erosion, protect aquatic and riparian habitat, provide recreational opportunities, provide aesthetic benefits and enhance community and economic development.

14-1-2 DEFINITIONS. For the purpose of this Chapter, the following definitions are adopted:

"Base Flood". The flood having a **one percent (1%)** probability of being equaled or exceeded in any given year. The base flood is also known as the 100-year flood. The base flood elevation at any location is as defined in **Section 14-1-3**.

"Base Flood Elevation (BFE)". The elevation in relation to mean sea level of the crest of the base flood.

"Building". A structure that is principally aboveground and is enclosed by walls and a roof including manufactured homes, prefabricated buildings, and gas or liquid storage tanks. The term also includes recreational vehicles and travel trailers to be installed on a site for more than **one hundred eighty (180) days** per year.

"Development". Any man-made change to real estate including, but not necessarily limited to:

- (A) Demolition, construction, reconstruction, repair, placement of a building or any addition to a building;
- (B) Substantial improvement of an existing building;
- (C) Installation of a manufactured home on a site, preparing a site for a manufactured home, or installing a travel trailer on a site for more than **one hundred eighty (180) days** per year;
- (D) Installation of utilities, construction of roads, bridges, culverts or similar projects;
- (E) Construction or erection of levees, dams, walls, or fences;
- (F) Drilling, mining, filling, dredging, grading, excavating, paving, or other alterations of the ground surface;

(G) Storage of materials including the placement of gas and liquid storage tanks; and

(H) Channel modifications or any other activity that might change the direction, height, or velocity of flood or surface waters.

"Development" does not include routine maintenance of existing buildings and facilities; resurfacing roads; or gardening, plowing, and similar practices that do not involve filling, grading, or construction of levees.

"FEMA". Federal Emergency Management Agency.

"FLOOD". A general and temporary condition of partial or complete inundation of normally dry land areas from the overflow, the unusual and rapid accumulation, or the runoff of surface waters from any source.

"FLOOD FRINGE". That portion of the floodplain outside of the regulatory floodway.

"FLOOD INSURANCE RATE MAP". A map prepared by the Federal Emergency Management Agency that depicts the floodplain or special flood hazard area (SFHA) within a community.

"FLOODPLAIN AND SPECIAL FLOOD HAZARD AREA (SFHA): They are synonymous. Those lands within the jurisdiction of the Village, the extraterritorial jurisdiction of the Village, or that may be annexed into the Village, that are subject to inundation by the base flood. The floodplains of the Village are generally identified as such on the Countywide Flood Insurance Rate Map of St. Clair County prepared by the Federal Emergency Management Agency and dated **November 5, 2003**.

"FLOODPROOFING". Any combination of structural or nonstructural additions, changes, or adjustments to structures, which reduce or eliminate flood damage to real estate, property and their contents.

"FLOODPROOFING CERTIFICATE". A form published by the Federal Emergency Management Agency that is used to certify that a building has been designed and constructed to be structurally dry floodproofed to the flood protection elevation.

"FLOOD PROTECTION ELEVATION" OR "FPE". The elevation of the base flood plus **one (1) foot** of freeboard at any given location in the floodplain.

"FLOODWAY". That portion of the floodplain required to store and convey the base flood. The floodway for each of the floodplains of the Village shall be according to the best data available from Federal, State, or other sources.

"IDNR/OWR". Illinois Department of Natural Resources/Office of Water Resources.

"MANUFACTURED HOME". A structure transportable in **one (1)** or more sections, that is built on a permanent chassis and is designed to be used with or without a permanent foundation when connected to required utilities.

"NFIP". National Flood Insurance Program.

"REPETITIVE LOSS". Flood-related damages sustained by a structure on two separate occasions during a **ten (10) year** period for which the cost of repairs at the time of each such flood event on the average, equals or exceeds **twenty-five percent (25%)** of the market value of the structure before the damage occurred.

"SFHA". See definition of floodplain.

"SUBSTANTIAL DAMAGE". Damage of any origin sustained by a building whereby the cost of restoring the building to its before damage condition would equal or exceed **fifty percent (50%)** of the market value of the building before the damage occurred regardless of actual repair work performed. Costs associated with volunteer labor and materials shall be estimated and counted toward the restoration costs.

"SUBSTANTIAL IMPROVEMENT". Any repair, reconstruction, rehabilitation, addition, structural alteration or other improvement of a structure, the cost of which equals or exceeds **fifty percent (50%)** of the market value of the structure before the improvement or repair is started. "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 (2) any alteration of a structure listed on the National Register of Historic Places or the Illinois Register of Historic Places.

"TRAVEL TRAILER (OR RECREATIONAL VEHICLE)". A vehicle which is:

- (A) built on a single chassis;
 - (B) **four hundred (400) square feet** or less in area;
 - (C) designed to be self-propelled or permanently towable by a light truck;
- and
- (D) designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.

14-1-3 BASE FLOOD ELEVATION. This Code's protection standard is the base flood. The best available base flood elevation data are listed below. **Whenever a party disagrees with the best available data, the party may finance the detailed engineering study needed to replace the existing data with better data and submit it to the Federal Emergency Management Agency for approval.**

- (A) The base flood elevation for each of the floodplains within the Village and delineated as an "A Zone" on the Countywide Flood Insurance Rate Map of St. Clair County shall be according to the best data available from federal, state, or other sources. Should no other data exist, an engineering study must be financed to determine base flood elevations.

14-1-4 DUTIES OF THE ZONING ADMINISTRATOR. The Zoning Administrator shall be responsible for the general administration of this Code and ensure that all development activities, within the floodplains under the jurisdiction of the Village meet the requirements of this Code. Specifically, the Zoning Administrator shall:

- (A) Process development permits in accordance with **Section 14-1-5;**
- (B) Ensure that all development in a floodway (or a floodplain with no delineated floodway) meets the damage prevention requirements of **Section 14-1-6.**
- (C) Ensure that the building protection requirements for all buildings subject to **Section 14-1-7** are met and maintain a record of the "as-built" elevation of the lowest floor (including basement) or floodproof certificate;
- (D) Assure that all subdivisions and annexations meet the requirements of **Section 14-1-8;**
- (E) Ensure that water supply and waste disposal systems meet the Public Health standard of **Section 14-1-9;**
- (F) If a variance is requested, ensure that the requirements of **Section 14-1-9** are met and maintain documentation of any variances granted;
- (G) Inspect all development projects and take any and all actions outlined in **Section 14-1-12** as necessary to ensure compliance with this Code;

- (H) Assure that applicants are aware of and obtain any and all other required local, state and federal permits;
- (I) Notify IDNR/OWR and any neighboring communities prior to any alteration or relocation of a watercourse;
- (J) Provide information and assistance to citizens upon request about permit procedures and floodplain construction techniques;
- (K) Cooperate with State and Federal floodplain management agencies to coordinate base flood data and to improve the administration of this Code; and
- (L) Maintain for public inspection base flood data, floodplain maps, copies of state and federal permits, and documentation of compliance for development activities subject to this Code.
- (M) Perform site inspections to ensure compliance with this Code including post damage site inspections in order to make substantial damage determinations on structures within the floodplain.
- (N) Maintain the accuracy of floodplain data and maps including the notification of IDNR/OWR and submitting information to FEMA within **six (6) months** whenever a modification of the floodplain may change the base flood elevation or result in a change to the FIRM.

14-1-5 DEVELOPMENT PERMIT. No person, firm, corporation, or governmental body not exempted by state law shall commence any development in the floodplain without first obtaining a development permit from the Zoning Administrator. The Zoning Administrator shall not issue a development permit if the proposed development does not meet the requirements of this Code.

- (A) The application for development permit shall be accompanied by:
 - (1) drawings of the site, drawn to scale showing property line dimensions;
 - (2) existing grade elevations and all changes in grade resulting from excavation or filling;
 - (3) the location and dimensions of all buildings and additions to buildings; and
 - (4) the elevation of the lowest floor (including basement) of all proposed buildings subject to the requirements of **Section 14-1-7** of this Code.
- (B) Upon receipt of an application for development permit, the Zoning Administrator shall compare the elevation of the site to the base flood elevation. Any development located on land that can be shown by survey data to have been higher than the base flood elevation as of the date of the site's first Flood Insurance Rate Map identification is not in the floodplain and therefore not subject to the requirements of this Code. Conversely, any land shown to be below the base flood elevation and which is hydraulically connected to the flooding source, but not shown on the Flood Insurance Rate Map is subject to the provisions of this Code. The Zoning Administrator shall maintain documentation of the existing pre-development ground elevations and certification that the ground elevations existed prior to the date of the site's first Flood Insurance Rate Map identification.

14-1-6 **PREVENTING INCREASED FLOOD HEIGHTS AND RESULTING DAMAGES.** Within the Village's floodplain areas, the following standards shall apply:

(A) Except as provided in **Section 14-1-6(B)**, no development shall be allowed which, acting in combination with existing and anticipated development, will cause any increase in flood heights or velocities or threat to public health and safety. The following specific development activities shall be considered as meeting this requirement:

- (1) Barge fleeting facilities meeting the conditions of IDNR/OWR Statewide Permit No. 3;
- (2) Aerial utility crossings meeting the conditions of IDNR/OWR Statewide Permit No., 4;
- (3) Minor boat docks meeting the conditions of IDNR/OWR Statewide Permit No. 5;
- (4) Minor, non-obstructive activities meeting the conditions of IDNR/OWR Statewide Permit No. 6;
- (5) Outfall structures and drainage ditch outlets meeting the conditions of IDNR/OWR Statewide Permit No. 7;
- (6) Underground pipeline and utility crossings meeting the conditions of IDNR/OWR Statewide Permit No. 8;
- (7) Bank stabilization projects meeting the conditions of IDNR/OWR Statewide Permit No. 9;
- (8) Accessory structures and additions to existing residential buildings meeting the conditions of IDNR/OWR Statewide Permit No. 10;
- (9) Minor maintenance dredging activities meeting the conditions of IDNR/OWR Statewide Permit No. 11; and
- (10) Any development determined by IDNR/OWR to be located entirely in a flood fringe area.

- (B) Other development activities not listed in (A) may be permitted only if:
- (1) A permit has been issued for the work by IDNR/OWR (or written documentation is provided that an IDNR/OWR permit is not required); and
 - (2) Sufficient data has been provided to FEMA when necessary, and approval obtained from FEMA for a revision of the regulatory map and base flood elevation.

14-1-7 **PROTECTING BUILDINGS.**

(A) In addition to the damage prevention requirements of **Section 14-1-6**, all buildings located in the floodplain shall be protected from flood damage below the flood protection elevation. This building protection requirement applies to the following situations:

- (1) Construction or placement of a new building valued at more than **One Thousand Dollars (\$1,000.00)**;
- (2) Construction or placement of a new building greater than **seventy (70) square feet** in area;
- (3) Substantial improvement as defined in **Section 14-1-2** to an existing building; or a building whose cumulative improvements, repairs or structural alterations, beginning with the first improvement, repair or structural alteration made subsequent to the effective date of this Code, equals or exceeds **fifty percent**

- (50%)** of the market value of the structure before the first improvement, repair or structural alteration was made;
- (4) Substantial damage as defined in **Section 14-1-2** to an existing building; or a repair made subsequent to the effective date of this Code, equals or exceeds **fifty percent (50%)** of the market value of the structure before the first damage repair was made;
 - (5) Structural alterations to an existing building that increase the floor area by more than **twenty percent (20%)**;
 - (6) Installing a manufactured home on a new site or a new manufactured home on an existing site (the building protection requirements do not apply to returning a manufactured home to the same site it lawfully occupied before it was removed to avoid flood damage); and
 - (7) Installing a travel trailer or recreational vehicle on a site for more than **one hundred eighty (180) days** per year; and
 - (8) repetitive loss to an existing building as defined in **Section 14-1-2**.

(B) Residential or non-residential buildings can meet the building protection requirements by one of the following methods:

- (1) The building may be constructed on permanent land fill in accordance with the following:
 - (a) The lowest floor (including basement) shall be at or above the flood protection elevation;
 - (b) The fill shall be placed in layers no greater than **six (6) inches** before compaction and should extend at least **ten (10) feet** beyond the foundation before sloping below the flood protection elevation;
 - (c) The fill shall be protected against erosion and scour during flooding by vegetative cover, riprap, or other structural measure;
 - (d) The fill shall be composed of rock or soil and not incorporated debris or refuse materials; and
 - (e) The fill shall not adversely affect the flow of surface drainage from or onto neighboring properties and when necessary, stormwater management techniques such as swales or basins shall be incorporated; or
- (2) The building may be elevated in accordance with the following:
 - (a) The building or improvements shall be elevated on stilts, piles, walls, or other foundation that is permanently open to flood waters;
 - (b) The lowest floor and all electrical, heating, ventilating, plumbing, and air conditioning equipment and utility meters shall be located at or above the flood protection elevation;
 - (c) If walls are used, all fully enclosed areas below the flood protection elevation shall address hydrostatic pressures by allowing the automatic entry and exit of floodwaters. Designs must either be certified by a registered professional engineer or by having a minimum of **one (1)**

permanent opening on each wall no more than **one (1) foot** above grade. The openings shall provide a total net area of not less than **one (1) square inch** for every **one (1) square foot** of enclosed area subject to flooding below the base flood elevation;

- (d) The foundation and supporting members shall be anchored and aligned in relation to flood flows and adjoining structures so as to minimize exposure to hydrodynamic forces such as current, waves, ice and floating debris;
- (e) The finished interior grade shall not be less than the finished exterior grade;
- (f) All structural components below the flood protection elevation shall be constructed of materials resistant to flood damage;
- (g) Water and sewer pipes, electrical and telephone lines, submersible pumps, and other service facilities may be located below the flood protection elevation provided they are waterproofed; and
- (h) The area below the flood protection elevation shall be used solely for parking or building access and not occupied or later modified as habitable space.

(C) Manufactured homes, or travel trailers and recreational vehicles installed on site for more than **one hundred eighty (180) days** per year, shall be:

- (1) elevated in accordance with **Section 14-1-7(B)**; and
- (2) anchored to resist flotation, collapse, or lateral movement by being tied down in accordance with the Rules and Regulations for the Illinois Mobile Home Tie-Down Act issued pursuant to 77 IL Adm. Code 870.

(D) Travel trailers and recreational vehicles on site for more than **one hundred eighty (180) days** per year shall meet the elevation requirements of **Section 14-1-7(C)** unless all the following conditions are met:

- (1) the travel trailer or recreational vehicle shall be either self-propelled or towable by a light duty truck. A hitch must remain on the vehicle at all times; and
- (2) the travel trailer or recreational vehicle must not be attached to external appurtenances such as decks or porches; and
- (3) the travel trailer or recreational vehicle shall be designed solely for recreation, camping, travel, or seasonal use and shall not be used as a permanent dwelling; and
- (4) the travel trailer or recreational vehicle shall be less than **four hundred (400) square feet** in area; and
- (5) the travel trailer or recreational vehicle shall have wheels on all axles with tires attached to the frame so as to be safe for movement out of the floodplain; and
- (6) if so equipped, air conditioning units shall be attached to the frame so as to be safe for movement out of the floodplain; and
- (7) if so equipped, propane tanks, electrical and sewer/septic connections shall be quick disconnect and above the flood protection elevation or otherwise made water tight; and

- (8) the travel trailer or recreational vehicle shall have a current license and title as a recreational vehicle or park model; and
- (9) the travel trailer or recreational vehicle shall either be (a) entirely supported by jacks rather than blocks or (b) have a hitch jack permanently mounted, have the tires touching the ground, and be supported by blocks in a manner that will allow the blocks to be removed by use of the hitch jack.

(E) Non-residential buildings may be structurally floodproofed (in lieu of elevation) provided a registered professional engineer or architect certifies that:

- (1) below the flood protection elevation the structure and attendant utility facilities are watertight and capable of resisting the effects of the base flood;
- (2) the building design accounts for flood velocities, duration, rate of rise, from debris and ice; and
- (3) floodproofing measures will be incorporated into the building design and electricity.

Levees, berms, floodwalls and similar works are not considered floodproofing for the purpose of this subsection.

(F) Garages or sheds shall be protected in accordance with **Section 14-1-7(B)** or **14-1-7(E)** unless all of the following conditions are met:

- (1) The garage or shed must be non-habitable; and
- (2) The garage or shed shall be used only for the storage and shall not later be converted to another use; and
- (3) The garage or shed shall be located outside of the floodway; and
- (4) The garage or shed shall be located on a single family residential lot and be accessory to an existing principal residential structure; and
- (5) Below the flood protection elevation, the garage or shed shall be constructed of flood resistant materials; and
- (6) All utilities, plumbing, heating, air conditioning and electrical shall be elevated above the flood protection elevation; and
- (7) The garage or shed shall have a minimum of at least **one (1) permanent opening** on each wall no more than **one (1) foot** above grade. The openings shall provide a total net area of not less than **one (1) square inch** for every **one (1) square foot** of floor area; and
- (8) The garage or shed shall be less than **Seven Thousand Five Hundred Dollars (\$7,500.00)** in market value or replacement cost whichever is greater and less than **five hundred (500) square feet** in area; and
- (9) The garage or shed shall be anchored to resist flotation, collapse, lateral movement or overturning; and
- (10) All flammable or toxic materials including but not limited to gasoline, paint, insecticides, fertilizers, shall be stored above the flood protection elevation; and
- (11) The lowest floor elevation of the garage or shed shall be documented and the owner notified of flood insurance implications.

(G) A residential building may be elevated on a crawlspace provided all of the following conditions are met:

- (1) the building must be designed and adequately anchored to resist flotation, hydrostatic loads, including the effects of buoyancy; and
- (2) any enclosed area below the flood protection elevation shall have openings that equalize hydrostatic pressures by allowing for the automatic entry and exit of floodwaters. A minimum of one opening on each wall having a total net area of not less than **one (1) square inch** per **one (1) square foot** of enclosed area. The openings shall be no more than **one (1) foot** above grade; and
- (3) the interior grade of the crawlspace below the flood protection elevation shall not be more than **two (2) feet** below the lowest adjacent exterior grade; and
- (4) the interior height of the crawlspace measured from the interior grade of the crawl to the top of the foundation wall must not exceed **four (4) feet** at any point; and
- (5) an adequate drainage system must be installed to remove floodwaters from the interior area of the crawlspace within a reasonable period of time after a flood waters recede; and
- (6) utility systems within the crawlspace must be elevated above the flood protection elevations; and
- (7) the bottom of the lowest structural member of the first finished floor (lowest habitable floor) shall be at or above the flood protection elevation.

14-1-8 SUBDIVISION AND OTHER DEVELOPMENT REQUIREMENTS. The Village Board shall take into account flood hazards, to the extent that they are known, in all official actions related to land management use and development.

(A) New subdivisions, manufactured home parks, annexation agreements, planned unit developments, and additions to manufactured home parks and subdivisions shall meet the damage prevention and building protection standards of **Sections 14-1-6** and **14-1-7** of this Code. Any proposal for such development shall include the following data:

- (1) The base flood elevation and the boundary of the floodplain (where the base flood elevation is not available from an existing study, the applicant shall be responsible for calculating the base flood elevation);
- (2) The boundary of the floodway when applicable; and
- (3) A signed statement by a Registered Professional Engineer that the proposed plat or plan accounts for changes in the drainage of surface waters in accordance with the Plat Act (**765 ILCS 205/2**).

(B) Public health standards must be met for all floodplain development. In addition to the requirements of **Sections 14-1-6** and **14-1-7**, the following standards apply:

- (1) No development in the floodplain shall include locating or storing chemicals, explosives, buoyant materials, flammable liquids, pollutants, or other hazardous or toxic materials below the flood protection elevation unless such materials are stored in a

floodproofed and anchored storage tank and certified by a professional engineer or are within a floodproofed non-residential building constructed according to the requirements of **Section 14-1-7(E)** of this Code.

- (2) Public utilities and facilities such as sewer, gas, and electric shall be located and constructed to minimize or eliminate flood damage;
- (3) Public sanitary sewer systems and water supply systems shall be located and constructed to minimize or eliminate infiltration of flood waters into the systems and discharges from the systems into flood waters;
- (4) New and replacement on-site sanitary sewer lines or waste disposal systems shall be located and constructed to avoid impairment to them or contamination from them during flooding. Manholes or other above ground openings located below the flood protection elevation shall be watertight.

(C) All other activities defined as development shall be designed so as not to alter flood flows or increase potential flood damages.

14-1-9 **VARIANCES.** Whenever the standards of this Code place undue hardship on a specific development proposal, the applicant may apply to the Plan Commission for a variance. The Plan Commission shall review the applicant's request for a variance and shall submit its recommendation to the Zoning Board of Appeals. The Zoning Board of Appeals may attach such conditions to granting of a variance, as it deems necessary to further the intent of this Code.

(A) No variance shall be granted unless the applicant demonstrates that all of the following conditions are met:

- (1) The development activity cannot be located outside the floodplain;
- (2) An exceptional hardship would result if the variance were not granted;
- (3) The relief requested is the minimum necessary;
- (4) There will be no additional threat to public health or safety, or creation of a nuisance;
- (5) There will be no additional public expense for flood protection, rescue or relief operations, policing, or repairs to roads, utilities, or other public facilities;
- (6) The applicant's circumstances are unique and do not establish a pattern inconsistent with the intent of the NFIP; and
- (7) All other required state and federal permits have been obtained.

(B) The Zoning Administrator shall notify an applicant in writing that a variance from the requirements of the building protection standards of **Section 14-1-7** would lessen the degree of protection to a building will:

- (1) Result in increased premium rates for flood insurance up to **Twenty-Five Dollars (\$25.00)** for **One Hundred Dollars (\$100.00)** of insurance;
- (2) Increase the risks to life and property; and

- (3) Require that the applicant proceed with knowledge of these risks and that the applicant acknowledge in writing the assumption of the risk and liability.

(C) Variances to the building protection requirements of **Section 14-1-7** of this Code requested in connection with the reconstruction, repair or alteration of a site or building included on the National Register of Historic Places or the Illinois Register of Historic Places may be granted using criteria more permissive than the requirements of **Section 14-1-9(A)(1-5)**.

14-1-10 DISCLAIMER OF LIABILITY. The degree of protection required by this Code is considered reasonable for regulatory purposes and is based on available information derived from engineering and scientific methods of study. Larger floods may occur or flood heights may be increased by man-made or natural causes. This Code does not imply that development either inside or outside of the floodplain will be free from flooding or damage. This Code does not create liability on the part of the Village or any officer or employee thereof for any flood damage that results from reliance on this Code or any administrative decision made lawfully thereunder.

14-1-11 PENALTY. Failure to obtain a permit for development in the floodplain or failure to comply with the conditions of a permit or a variance shall be deemed to be a violation of this Code. Upon due investigation, the Village Attorney may determine that a violation of the minimum standards of this Code exist. The Village Attorney shall notify the owner in writing of such violation.

(A) If such owner fails, after **ten (10) days'** notice to correct the violation:

- (1) The Village shall make application to the Circuit Court for an injunction requiring conformance with this Code or make such other order as the court deems necessary to secure compliance with this Code;
- (2) Any person who violates this Code shall, upon conviction thereof, be fined not less than **Fifty Dollars (\$50.00)** nor more than **Seven Hundred Fifty Dollars (\$750.00)**; and
- (3) A separate offense shall be deemed committed upon each day during or on which a violation occurs or continues.
- (4) The Village shall record a notice of violation on the title to the property.

(B) The Village Attorney shall inform the owner that any such violation is considered a willful act to increase flood damages and therefore may cause coverage by a Standard Flood Insurance Policy to be suspended.

(C) Nothing herein shall prevent the Village from taking such other lawful action to prevent or remedy any violations. All costs connected therewith shall accrue to the person or persons responsible.

14-1-12 ABROGATION AND GREATER RESTRICTIONS. This Code repeals and replaces other ordinances adopted by the Village Board to fulfill the requirements of the National Flood Insurance Program including: Former Chapter 152 entitled Floodplain Code. However, this Code does not repeal the original resolution or ordinance adopted to achieve

eligibility in the Program. Nor does this Code repeal, abrogate, or impair any existing easements, covenants or deed restrictions. Where this Code and other ordinance easements, covenants or deed restrictions conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

14-1-13 **SEPARABILITY.** The provisions and sections of this Code shall be deemed separable and the invalidity of any portion of this Code shall not affect the validity of the remainder.

14-1-14 **EFFECTIVE DATE.** This Code shall be in full force and effect from and after its passage and approval and publication, as required by law.