

Chapter 48
Flood Plain

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History: This Chapter was Ordinance 4015 (adopted March 27, 1995).

Article I General Provisions

Section 48-1 Intent

The intent of this Article is to:

- a.) Promote the general health, welfare and safety of the community.
- b.) Encourage the utilization of appropriate construction practices in order to prevent or minimize flood damage in the future.
- c.) Minimize danger to public health and safety by protecting water supply, sanitary sewage disposal, and natural drainage.
- d.) Reduce financial burdens imposed on the community, its governmental units and its residents, by preventing the unwise design and construction of development in areas subject to flooding.

Section 48-2 Applicability

It shall be unlawful for any person, partnership, business, or corporation to undertake or cause to be undertaken, any development or the new construction, substantial improvement the placement or relocation of any structure (including manufactured homes) within the Flood Plain Area, unless a permit has been obtained from the Permit Officer. In addition, where a building or other structure is to be erected or where land is to be subdivided, utilized for a manufactured home park or subdivision or otherwise developed, a site plan, including but not limited to lines and grades, must be submitted to, and approved by the Permit Officer prior to the commencement of any development.

Provisions of all other codes, ordinances, and regulations shall be applicable insofar as they are consistent with the provisions of this Article and the community's need to minimize the hazards and damage resulting from flooding.

Sections 48-3 to 48-5 Reserved

Article II Definitions

Section 48-6 Definitions

a.) Base Flood: The flood which has been selected to serve as the basis upon which the flood plain management provisions of this Article and other ordinances have been prepared; for purposes of this Article, the one-hundred (100) year flood.

b.) Basement: Any area of the building having its floor subgrade (below ground level) on all sides.

c.) Development: Any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.

d.) Existing Manufactured Home Park or Subdivision: A manufactured home park or subdivision for which the construction of facilities for servicing the lot 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 before February 14, 1977, which was the effective date of the original Flood Plain Ordinance (Number 4010A) adopted by the City of Delaware City.

e.) Expansion to an Existing Manufactured Home Park or Subdivision: The preparation of additional sites by the construction of facilities for servicing the lot on which the manufactured homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

f.) Flood: A general and temporary inundation of normally dry land areas.

g.) Flood Plain: 1.) a relatively flat or low land area adjoining a river, stream, or watercourse which is subject to partial or complete inundation; 2.) an area subject to the unusual and rapid accumulation or runoff of surface waters from any source.

h.) Floodproofing: Any combination of structural and non-structural additions, changes or adjustments to structures which reduce or eliminate flood damage to real estate or improved real property, water and sanitary facilities, structures, and their contents.

i.) Historic Structure:

Any structure that is:

1.) Listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;

- 2.) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district.
- 3.) Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or
- 4.) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
- a.) By an approved state program as determined by Secretary of the Interior; or
 - b.) Directly by the Secretary of the Interior in states without approved programs.
- j.) **Lowest Floor:** The lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage in an area other than a basement area is not considered a building's lowest floor, provided that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of this Chapter.
- k.) **Manufactured Home:** A structure, transportable in one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when connected to the required utilities. The term "manufactured home" does not include a "recreational vehicle".
- l.) **Manufactured Home Park or Subdivision:** A parcel (or contiguous parcels) of land divided into two (2) or more manufactured home lots for rent or sale.
- m.) **New Construction:** Structures for which the Start of Construction as herein defined commenced on or after February 14, 1977, which was the effective date of the original Flood Plain Ordinance (Number 4010A) adopted by the City of Delaware City and includes any subsequent improvements to such structures.
- n.) **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 February 14, 1977, which was the effective date of the original Flood Plain Ordinance (Number 4010A) adopted by the City of Delaware City.
- o.) **One-Hundred (100) Year Flood:** A flood has one (1) chance in one hundred (100) or a one (1) percent chance of being equaled or exceeded in any given year.

- p.) Permit Officer: City Manager of Delaware City.
- q.) Person: Any individual or group of individuals, corporation, partnership, association or other entity, including state and local governments and agencies.
- r.) Principally Above Ground: Where at least fifty-one (51) percent of the actual cash value of a structure, less land value, is above ground.
- s.) Recreational Vehicle: A vehicle which is: a.) built on a single chassis; b.) four hundred (400) square feet or less when measured at the largest horizontal projection; c.) designed to be self-propelled or permanently towable by a light duty truck; and d.) designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel or seasonal use.
- t.) Start of Construction: For other than new construction or substantial improvements under the Coastal Barrier Resources Act, Pub Law 97-348, includes substantial improvements, and means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, rehabilitation, addition, placement or other improvement was within one hundred and eighty (180) days of the permit date. The actual start means either the first placement of permanent construction of a structure on a site, such as the pouring of slab or footings, the installation of piles, the construction of columns or any work beyond the stage of excavation; or the placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading and filling; nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main structure. For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor or other structural part of a building whether or not that alteration affects the external dimensions of the building.
- u.) Structure: Structure(s) shall include: 1.) a walled and roofed building; 2.) a gas or liquid storage tank that is principally above ground, and; 3.) a manufactured home and other manufactured building.
- v.) Substantial Damage: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed fifty (50) percent of the market value of the structure before the damage occurred.
- w.) Substantial Improvement: Any repair, reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds fifty (50) percent of the market value of the structure before the Start of Construction of the improvement. This term includes structures that have incurred “substantial damage”, as defined herein, regardless of the actual repair work performed. The term does not, however, include either:

1.) Any project for improvement of a structure to correct existing violations of state or local health, sanitary or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or;

2.) Any alteration of a "historic structure" provided that the alteration will not preclude the structure's continued designation as a "historic structure".

Article III Establishment of the Flood Plain Area

Section 48-7 Identification

The identified floodplain area shall be those areas of the City of Delaware City which are subject to the one hundred (100) year flood, as shown on the Flood Insurance Rate Map (FIRM) and described in the Flood Insurance Study (FIS) prepared for the City by the Federal Emergency Management Agency (FEMA) dated April 16, 1993, or the most recent revision thereof.

Section 48-8 Description of Floodplain Areas

The identified floodplain area shall consist of the following area:

The AE Area shall be those areas identified as an AE Zone on the FIRM included in the FIS prepared by FEMA and for which one hundred (100) year flood elevations have been provided in the FIS.

Section 48-9 Changes in Designation of Area

The delineation of the identified flood plain area may be revised by the Council of Delaware City where natural or man-made changes have occurred and/or more detailed studies conducted or undertaken by the U.S. Army Corps of Engineers, a River Basin Commission or other qualified agency or individual document the necessity for such changes. However, prior to any such change, approval must be obtained from the Federal Insurance Administration (FIA).

Section 48-10 Boundary Disputes

Should a dispute concerning any district boundary arise, an initial determination shall be made by the Permit Officer (City Manager) and any party aggrieved by this decision may appeal to the Council of Delaware City. The burden of proof shall be on the appellant.

Sections 48-11 to 48-15 Reserved

Article IV Utilization of the Flood Plain Area**Section 48-16 Utilization of the Flood Plain Area**

a.) In the Floodplain Area any development and/or use of land may be permitted provided that all such uses, activities, and/or development shall be undertaken in strict compliance with the floodproofing and related provisions, contained herein and in all other applicable codes, ordinances and regulations.

b.) Whenever a developer intends to alter or relocate a watercourse within the Floodplain Area, the developer shall notify in writing by certified mail all adjacent communities and the State Coordinating Office of all such intended activities prior to any alteration or relocation of the watercourse, and shall submit copies of such notification to the Federal Insurance Administrator. The developer shall also assure the City of Delaware City, in writing, that the flood carrying capacity within the altered or relocated portion of the watercourse in question will be maintained.

Sections 48-17 to 48-20 Reserved

Article V Criteria for Building and Site Plan Approval

Section 48-21 General

Building permits are required in order to determine whether all new construction or substantial improvements are:

- a.) 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;
- b.) Constructed with materials and utility equipment resistant to flood damage;
- c.) Constructed by methods and practices that minimize flood damage;
- d.) 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.

Section 48-22 Basic Format

The basic format of the building permit shall include the following:

- a.) Name and address of applicant;
- b.) Name and address of owner of land on which proposed construction is to occur;
- c.) Name and address of contractor;
- d.) Site location;
- e.) Brief description of proposed work and estimated cost;
- f.) A plan of the site showing the exact size and location of the proposed construction as well as any existing buildings or structures;

Section 48-23 Elevation and Floodproofing Information

Depending on the type of structure involved, the following information shall also be included in the application for work within the Flood Plain Area:

- a.) For structures to be elevated to the Base Flood Elevation:
 - 1.) A plan showing the size of the proposed structure and its relation to the lot where it is to be constructed;

2.) A determination of elevations of the existing ground, proposed finished ground and lowest floor, certified by a Registered Professional Engineer, Surveyor or Architect;

3.) Plans showing the method of elevating the proposed structure, includes details of proposed fills, pile structures, retaining walls, foundations, erosion protection measures, etc. When required by the Permit Officer, these plans shall be prepared by a Registered Professional Engineer or Architect;

4.) Plans showing the methods used to protect utilities (including sewer, water, telephone, electric, gas, etc.) from flooding to the Base Flood Elevation at the building site.

b.) For structures to be floodproofed to the Base Flood Elevation (nonresidential structures only):

1.) Plans showing details of all floodproofing measures, prepared by a Registered Professional Engineer or Architect, and showing the size of the proposed structure and its relation to the lot where it is to be constructed;

2.) A determination of elevations of existing ground, proposed finished ground, lowest floor, and floodproofing limits; certified by a Registered Professional Engineer, Surveyor, or Architect;

3.) A certificate prepared by the registered Professional Engineer or Architect who prepared the plans in 1 above, that the structure in question, together with attendant utility and sanitary facilities is designed so that:

a.) Below the Base Flood Elevation the structure is watertight with walls substantially impermeable to the passage of water.

b.) The structure will withstand the hydrostatic, hydrodynamic, buoyant, impact, and other forces resulting from the flood depths, velocities, pressures and other factors associated with the Base Flood.

Section 48-24 Site Plan Criteria

The owner or developer of any proposed subdivision, manufactured home park or subdivision or other development shall submit a site plan to the Permit Officer which includes the following information:

a.) Name of engineer, surveyor, or other qualified person responsible for providing the information required in this Section;

b.) A map showing the location of the proposed subdivision and/or development with respect to the municipality's flood plain areas, proposed lots and sites, fills, flood or erosion protective facilities and areas subject to special deed restriction. In addition, it is required that all subdivision proposals and other proposed new developments greater than five (5) lots or two (2) acres, which is the lesser, shall include base flood elevation data.

c.) Where the subdivision and/or development lies partially or completely in the flood plain areas, the plan map shall include detailed information giving the location and elevation of proposed roads, public utilities and building sites. All such maps shall also show contours at intervals of two (2) or five (5) feet depending upon the slope of the land and identify accurately the boundaries of the flood plain areas.

Sections 48-25 to 48-30 Reserved

Article VI Specific Requirements

Section 48-31 Design and Construction Standards

In order to prevent excessive damage to buildings, structures and related utilities and facilities, the following restrictions apply to all development, subdivision proposals, manufactured home parks, new construction and to construction of substantial improvements to existing structures occurring in the Flood Plain Area.

a.) Basements and Lowest Floors

1.) All new construction and substantial improvements of residential structures must have the lowest floor (including basement) elevated to or above the Base Flood Elevation.

2.) All new construction and substantial improvements of nonresidential structures must have the lowest floor (including basement) elevated to or above the Base Flood Elevation; or, together with attendant utility and sanitary facilities, be designed so that below the Base Flood Elevation the structure is floodproofed in accordance with Section 48-23 b.

3.) For all new construction and substantial improvements, those fully enclosed areas below the lowest floor that are usable solely for parking of vehicles, building access or storage in an area other than a basement and which 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 architect or meet or exceed the following minimum criteria:

a.) A minimum of two (2) openings having a total net area of not less than one (1) square inch for every one (1) square foot of enclosed area subject to flooding shall be provided:

b.) The bottom of all openings shall be no higher than one (1) foot above grade;

c.) Openings may be equipped with screens, louvers, valves or other coverings or devices provided that they permit the automatic entry and exit of floodwaters.

b.) Manufactured Home Placement

1.) Manufactured homes to be placed or substantially improved within any floodplain area on sites a.) outside of a manufactured home park or subdivision, b.) in a new manufactured home park or subdivision, c.) in an expansion to an existing manufactured home park or subdivision or d.) in an existing manufactured home park or subdivision in which a manufactured home has incurred “substantial damage”, as defined herein, as the result of a flood shall:

a.) Be elevated on a permanent foundation so that the lowest floor of the manufactured home is elevated to or above the Base Flood Elevation, and;

b.) Be securely anchored to an adequately anchored foundation system to resist flotation, collapse and lateral movement.

2.) Manufactured homes to be placed or substantially improved within any floodplain area in an existing manufactured home park or subdivision and not subject to the provisions of the paragraph above shall be elevated so that either:

a.) The lowest floor of the manufactured home is at or above the Base Flood Elevation, or;

b.) The manufactured home chassis is supported by reinforced piers or other foundation elements of at least equivalent strength that are no less than thirty-six (36) inches in height above grade and be securely anchored to an adequately anchored foundation system to resist flotation, collapse and lateral movement.

c.) Recreational Vehicle Placement

1.) Recreational vehicles to be placed within any floodplain area shall either; a.) be on the site for fewer than one hundred eighty (180) consecutive days and b.) be fully licensed and ready for highway use or meet the provisions of Section 48-31 b 1 of this Article. A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect utilities and security devices, and has no permanently attached additions.

d.) Fill

If fill is used to raise the finished surface of the lowest floor to the Base Flood Elevation:

1.) Fill shall extend beyond a structure for a sufficient distance to provide acceptable access. For residential structures, fill shall extend laterally fifteen (15) feet beyond the building line from all points. For nonresidential structures, fill shall be placed to provide access acceptable for intended use. At-grade access, with fill extending laterally fifteen (15) feet beyond the building line, shall be provided to a minimum of twenty-five (25) percent of the perimeter of a nonresidential structure.

2.) Fill shall consist of soil or rock materials only. Sanitary landfills shall not be permitted.

3.) Fill materials shall be compacted to provide the necessary stability and resistance to erosion, scouring, or settling.

4.) Fill slopes shall be no steeper than one (1) vertical on two (2) horizontal, unless substantiating data justifying steeper slopes are submitted to and approved by the Permit Officer.

5.) Fill shall be used only to the extent to which it does not adversely affect adjacent properties.

e.) Placement of Buildings

1.) All buildings and structures shall be constructed and placed on the lot so as to offer the minimum obstruction to the flow of water and shall be designed to have a minimum obstruction effect upon the flow and height of flood water.

f.) Anchoring

1.) All buildings and structures shall be firmly anchored in accordance with accepted engineering practices to prevent flotation, collapse, and lateral movement, thus reducing the threat to life and property and decreasing the possibility of the blockage of bridge openings and other restricted sections of the watercourse.

2.) All air ducts, large pipes and storage tanks located at or below the Base Flood Elevation shall be firmly anchored to resist flotation.

3.) All manufactured homes shall be anchored to resist flotation, collapse or lateral movement. Methods of anchoring may include but are not limited to over-the-top and frame ties to ground anchors such as the following:

a.) Over-the-top ties shall be provided at each of the four (4) corners of the manufactured home, with two (2) additional ties per side for manufactured homes less than fifty (50) feet long;

b.) Frame ties shall be provided at each corner of the home with five (5) additional ties per side at intermediate points, with manufactured homes less than fifty (50) feet long requiring four additional ties per side.

c.) All components of the anchoring system shall be capable of carrying a force of four thousands eight hundred (4,800) pounds;

d.) Any additions to a manufactured home shall be similarly anchored.

This requirement is in addition to applicable State and local anchoring requirements for resisting wind forces.

g.) Storage

No materials that are buoyant, flammable, explosive, or in times of flooding could be injurious to human, animal or plant life, shall be stored below Base Flood Elevation.

h.) Utility and Facility and Requirements

1.) All new or replacement water systems whether public or private, shall be designed to minimize or eliminate infiltration of flood waters into the systems;

2.) All new or replacement sanitary disposal systems, whether public or private, shall be designed to minimize or eliminate infiltration of flood waters into the systems and discharges from the systems into flood waters;

3.) All other new or replacement public and/or private utilities and facilities shall be located and constructed to minimize or eliminate flood damage.

4.) Onsite waste disposal systems shall be located to avoid impairment to them or contamination from them during flooding.

i.) Drainage

Adequate drainage shall be provided to reduce exposure to flood hazard.

Sections 48-32 to 48-35 Reserved

Article VII Administration

Section 48-36 Building Permits and Site Plan Approvals Required

It shall be unlawful for any person, partnership, business, or corporation to undertake or cause to be undertaken, any development or the new construction, substantial improvement, the placement or relocation of any structure (including manufactured homes) within the Flood Plain Area, unless a permit has been obtained from the Permit Officer (City Manager). In addition, where land is to be subdivided, utilized for a manufactured home park or subdivision or otherwise developed, a site plan must be submitted to, and approved by, the Permit Officer prior to any development.

Section 48-37 Approval of Permits and Plans

All permits and plans shall be approved only after it has been determined that the proposed work to be undertaken will be in conformance with the requirements of the State and all other applicable codes and ordinances, including all ordinances and regulations of the City of Delaware City.

The Permit Officer shall require copies of all necessary permits from those governmental agencies from which approval is required by Federal, State or County law.

A record of all information supplied to the Permit Officer shall be kept on file by the Permit Officer.

Section 48-38 Application Procedures

Application for all necessary building permits and site plan approvals shall be made in writing, to the Permit Officer, and shall include all information stipulated under Article V of this Chapter.

Section 48-39 Changes

After the issuance of a building permit or site plan approval by the Permit Office, no changes of any kind shall be made to the application, permit, or any of the plans, specifications or other documents submitted with the application without the written consent or approval of the Permit Officer (City Manager).

Section 48-40 Placards

In addition to the building permit, the Permit Officer (City Manager) shall issue a placard, which shall be displayed on the premises during the time construction is in progress. This placard shall show the number of the building permit, the date of its issuance and be signed by the Permit Officer.

Section 48-41 Start of Construction

Work on the proposed construction shall begin within six (6) months after the date of issuance of the building permit or the permit shall expire unless a time extension is granted, in writing, by the Permit Officer.

Section 48-42 Inspection and Revocation

During the construction period, the Permit Officer or other authorized official may inspect the premises to determine that the work is progressing in compliance with the information provided on the permit application and with all applicable laws and ordinances. In the event the Permit Officer discovers that the work does not comply with the permit application or any applicable laws and ordinances or that there has been a false statement or misrepresentation by any applicant, the Permit Officer shall revoke the building permit and report such fact to the Mayor and City Council for whatever action it considers necessary.

Section 48-43 Fees

Application for a building permit shall be accompanied by a fee, payable to the City of Delaware City, based upon the estimated cost of the proposed construction as determined by the Permit Officer (City Manager) as established from time to time by duly adopted Resolution(s) of the Mayor and Council of the City of Delaware City.

Sections 48-44 to 48-45 Reserved

Article VIII Appeals and Penalties

Section 48-46 Appeals

Whenever any person is aggrieved by a decision of the Permit Officer (City Manager) with respect to the provision of this Chapter, it is the right of that person to appeal to the City Council which shall be known as the Appeals Authority. Such appeal must be filed, in writing, within thirty (30) days after the determination by the Permit Officer (City Manager). Upon receipt of such appeal, the Appeals Authority shall set a time and place not less than ten (10) nor more than thirty (30) days for the purpose of hearing the appeal. Notice of the time and place of the hearings shall be given to all parties at which time they may appear and be heard. The determination by the Appeals Authority shall be final in all cases.

Section 48-47 Appeal Review Criteria

All appeals contesting only the permit fee established by the Permit Officer may be handled at the discretion of the Appeals Authority. All decisions on appeals to all other provisions of this Chapter shall adhere to the following criteria:

1.) Affirmative decisions shall only be issued by the Appeals Authority upon a.) a showing of good and sufficient cause; b.) a determination that failure to grant the appeal would result in exceptional hardship to the applicant, and c.) a determination that the granting of an appeal 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 or conflict with existing local laws or ordinances.

2.) An affirmative decision shall be issued only upon a determination that it is the minimum necessary, considering the flood hazard, to afford relief.

3.) An affirmative decision may be issued for the repair or rehabilitation of historic structures upon a determination that the proposed repair or rehabilitation will not preclude the structure's continued designation as a historic structure and the variance is the minimum necessary to preserve the historic character and design of the structure.

4.) The Appeals Authority (City Council) shall notify the applicant in writing over the signature of the City Solicitor that a.) the issuance of a decision to allow construction of a structure below the Base Flood Elevation will result in increased premium rates for flood insurance, b.) such construction below the Base Flood Elevation increases risk to life and property. Such notifications shall be maintained with a record of all decisions as required in paragraph 4 of this Section; and

5.) The Appeals Authority (City Council) shall a.) maintain a record of all decisions including justification for their issuance, and b.) report such decisions issued in its biennial report submitted to the Federal Insurance Administration.

Section 48-48 Penalties

Any person who fails to comply with any or all the requirements or provisions of this Chapter or direction of the Permit Officer (City Manager) or any other authorized employee of the City of Delaware City shall be guilty of an offense and upon conviction, shall pay a fine to the City of Delaware City of not less than fifty dollars (\$50.00) or more than five hundred dollars (\$500.00) plus cost of prosecution. In default of such payment such person shall be imprisoned for a period not to exceed ten (10) days. Each day during which any violation of this Chapter continues shall constitute a separate offense. In addition to the above penalties, all other actions are hereby reserved including an action in equity for the property enforcement of this Chapter. The imposition of a fine or penalty for any violation of, or non-compliance with, this Chapter shall not excuse the violation or non-compliance with this Chapter or permit it to continue; and all such persons shall be required to correct or remedy such violations or non-compliance's within a reasonable time. Any structure constructed, reconstructed, enlarged, altered or relocated in non-compliance with this Chapter may be declared by the City Council to be a public nuisance and abatable as such.

Sections 48-49 to 48-50 Reserved

Article IX Municipal Liability**Section 48-51 Municipal Liability**

The granting of a permit or approval of a subdivision or development plan in an identified flood-prone area, shall not constitute a representation, guarantee, or warranty of any kind by the City or by any official or employee thereof of the practicability or safety of the proposed use, and shall create no liability upon the City of Delaware City and/or any elected official, employee, agency or representative of the City.

Sections 48-52 to 48-55 Reserved