

Exhibit A

1191.03 GENERAL PROVISIONS.

(a) Lands to Which This Chapter Applies. This chapter shall apply to all areas of special flood hazard within the jurisdiction of the City as identified by the Federal Emergency Management Agency or the U.S. Department of Housing and Urban Development referenced in Section 1191.03(b), including any additional areas of special flood hazard annexed by the City.

(b) Basis for Establishing the Areas of Special Flood Hazard. The areas of special flood hazard have been identified by the Federal Emergency Management Agency in a scientific and engineering report entitled "*Flood Insurance Study Lorain County, Ohio and Incorporated Areas*" effective August 19, 2008. This study, with accompanying "*Flood Insurance Rate Map Lorain County, Ohio and Incorporated Areas*" effective August 19, 2008 (and any additional areas of special flood hazard annexed by the City of Oberlin) and any revisions thereto are hereby adopted by reference and declared to be a part of this chapter. The Flood Insurance Study is on file at 85 South Main Street.

(c) Compliance. Unless specifically exempted from filing for a development permit as stated in Section 1191.04(b), no structure or land shall hereafter be located, erected, constructed, repaired, extended, converted, enlarged or altered without full compliance with the terms of this chapter and all other applicable regulations which apply to uses within the jurisdiction of this chapter.

(d) Abrogation and Greater Restrictions. This chapter is not intended to repeal, abrogate or impair any existing easements, covenants or deed restrictions. However, where this chapter and another ordinance, easement, covenant or deed restriction conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

(e) Interpretation. In the interpretation and application of this chapter, all provisions shall be:

- (1) Considered as minimum requirements;
- (2) Liberally construed in favor of the governing body; and
- (3) Deemed neither to limit nor repeal any other powers granted under State statutes. Where a provision of this chapter may be in conflict with a State law, such State law shall take precedence over the chapter.

(f) Warning and Disclaimer of Liability. The degree of flood protection required by this chapter is considered reasonable for regulatory purposes and is based on scientific and engineering considerations. Larger floods can and will occur on rare occasions. Flood heights may be increased by man-made or natural causes. This chapter does not imply that land outside the areas of special flood hazards or uses permitted within such areas will be free from flooding or flood damages. This chapter shall not create liability on the part of the City, any officer or employee thereof, or the Federal Emergency Management Agency, for any flood damages that result from reliance on this chapter or any administrative decision lawfully made thereunder. (Ord. 01-80AC. Passed 9-4-01.)