

# STORMWATER COALITION



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*Information provided by the Stormwater Coalition, a committee of the Toledo Metropolitan Area Council of Governments (TMACOG).*

The Stormwater Coalition is a committee of the Toledo Metropolitan Area Council of Governments (419.241.9155). The coalition is composed of the following members:

- Lucas County  
(419.213.4500)
- Wood County  
(419.354.9000)
- City of Bowling Green  
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- City of Northwood  
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- Springfield Township  
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- Association of General  
Contractors of  
Northwest Ohio  
(419.241.3601)
- Home Builders  
Association  
(419.473.2507)
- Ohio Department of  
Transportation  
(419.373.4433)

## **What Lucas County Residents Should Know about FEMA and Flood Risk**

The Federal Emergency Management Agency (FEMA) is currently reviewing floodplains in all coastal areas of the United States, which includes Lucas County. The purpose of the review is to better define flood-prone areas using the most accurate data and modern mapping technology. The FEMA review and the maps the agency is producing will enable Lucas County residents to better evaluate the risk of flood damage to their property.

Many people with property in an area that is a floodplain are required to have flood insurance. Specifically, any federally backed mortgage (which includes mortgages from FDIC banks) requires flood insurance on property that is located in a floodplain. The revised maps that will be issued by FEMA will more accurately define floodplains and flood-prone areas. It's possible that some areas previously considered in a high-risk area will no longer be considered so and that other areas will now be shown within floodplain boundaries. Even if it's not required by terms of a mortgage, this more accurate information about the risk of flooding will help homeowners make decisions about whether to purchase insurance.

### **Flood Insurance Discounts to Lucas County Residents**

Lucas County and the Lucas County Engineer's Office are taking steps to reduce flooding and the damage caused by floods. If Lucas County is successful in establishing a Community Rating System, then Lucas County residents may receive a discount on flood insurance rates.

FEMA projects a release date for initial draft maps by the end of this summer. The maps will show the more accurately delineated floodplain area as an overlay on aerial photographs. Individual properties should be visible. Release of the maps will be followed by a public review period where citizens can see updates to the floodplain area and learn about the mapping methodology used to determine floodplain areas. Households in or near a flood-prone region will also be notified by letter. When they become available, the draft maps will be posted on [www.co.lucas.oh.us/Engineer/FloodNews.asp](http://www.co.lucas.oh.us/Engineer/FloodNews.asp). After public review and comment, FEMA will revise and finalize the floodplain maps. FEMA's timeline for new floodplain delineations anticipates completion in 2009.

Those who find their property shown in a floodplain on the preliminary FEMA maps should purchase insurance before the maps become final in 2009. If a new FEMA map shows a property in the floodplain that was not in the floodplain before, then the property owner may be able to purchase insurance based on the earlier, out-of-floodplain delineation. A household that has been in a floodplain and is still in the floodplain on the new maps may keep rates lower by keeping their policy current. Homeowners who have received a federal grant for previous flood losses must have a flood policy to qualify for future aid. Note that sewer backups are not covered in flood insurance policies and are not part of a standard homeowners policy. Most household policies do not cover flooding in basements or areas below grade (below ground level).

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## **Why flooding is a Problem in Lucas County**

Lucas County is very flat and has a lot of water close to the surface. When everything is the same level and wet already, it is hard to drain away excess water. Properties in Lucas County are subject to three flood problems: overbank flooding, local drainage, and sewer backup. In an effort to drain Lucas County, we have lots of ditches, all draining eventually to Lake Erie. If water in the lake is high due to wind or rain, ditch water will not flow into it. If we have a big storm or several days of rain, the ditches fill and the water has nowhere to go but to overflow the banks and spread out. In urban areas, storm sewers have been built to carry water away from streets. Storm sewers drain the streets by funneling water to the ditches. When those ditches are full, local drainage is overloaded and water backs up in the sewers. Your property probably drains into storm sewers. When ditches are overfull, and storm sewers are full, water will seek its level which may be your basement.

## **Floodplains are Necessary**

Floodplains should be seen in their natural context. Open and natural areas absorb much more stormwater than pavement or even lawns, reducing flood flows on downstream properties. Wetland plants also filter stormwater and flood runoff reducing water pollution in rivers and lakes. Wetlands are habitat for frogs, butterflies, and increasingly rare plants. The best way to manage stormwater is to treat it as close to where it falls as possible, to allow water to slowly subside into soil, to store it naturally rather than let it run across parking lots carrying chemicals and debris to the nearest ditch. Wetlands are one of our area's most important natural resources. When we live in a low, swampy area, we need to learn how to live with and appreciate our wetlands and floodplains.

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For more information on FEMA's mapping program and the Lucas County Engineer's Office, research Community Rating System (CRS). Also see National Flood Insurance Program (NFIP), and Digital Flood Insurance Rate Maps (DFIRMs).  
[www.co.lucas.oh.us/Engineer/FloodNews.asp](http://www.co.lucas.oh.us/Engineer/FloodNews.asp)