

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
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Wood County
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City of Bowling Green
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City of Northwood
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City of Oregon
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City of Rossford
(419.666.0210)

City of Sylvania
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City of Toledo
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City of Waterville
(419.878.8100)

Village of Haskins
(419.823.1911)

Village of Holland
(419.865.7104)

Village of Millbury
(419.836.9671)

Village of Ottawa Hills
(419.536.1111)

Village of Walbridge
(419.666.1830)

Jerusalem Township
(419.836.8921)

Lake Township
(419.838.6536)

Middleton Township
(419.823.1480)

Monclova Township
(419.865.7862)

Perrysburg Township
(419.872.8861)

Spencer Township
(419.865.2883)

Springfield Township
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Sylvania Township
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Washington Township
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Waterville Township
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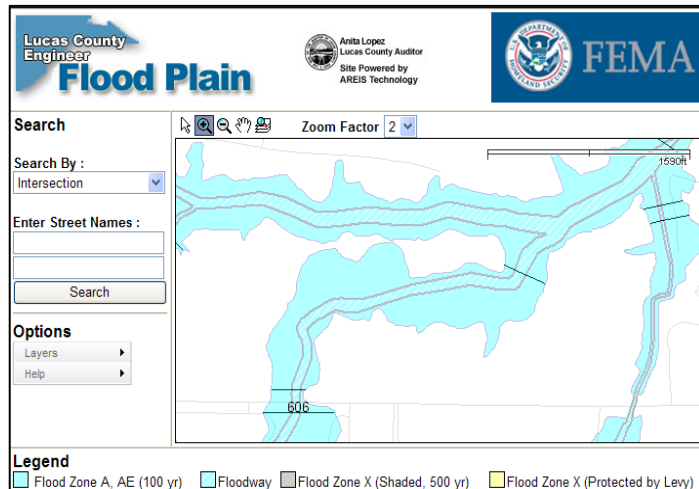
Association of General Contractors of Northwest Ohio
(419.241.3601)

Home Builders Association
(419.473.2507)

Ohio Department of Transportation
(419.373.4433)

Floodplain Map Updates

The Federal Emergency Management Agency (FEMA) periodically updates the official floodplain maps. The recent updates in the region used modern mapping technologies and charted historical and recent weather records to produce more accurate information. These maps, known as Flood Insurance Rate Maps (FIRMs, or DFIRMs for the digital versions), identify areas that are prone to flooding. Special Flood Hazard Areas, also known as floodplains, are the areas that are at highest risk for flooding. For example, the National Flood Insurance Program (NFIP) official website notes that a home in the SFHA will have a 26% chance of flooding during a 30-year period.



Example of a DFIRM from the Lucas County Engineer's Website

Despite these statistics, it is important to note that all areas have the potential to flood. For Lucas County, the preliminary DFIRM maps are available on the Lucas County website (see below for link and left for screenshot image). Wood County will be receiving floodplain map updates as well. These map updates began in May 2007 and preliminary maps were received in the Fall 2009. Due to the filing of formal map objections in Wood

County, FEMA determined additional revisions were necessary and revised maps were completed in March 2011. Wood County will also be adopting new floodplain regulations.

Requirements for Homeowner Flood Insurance

If you live in a FEMA flood hazard area as designated on a FIRM/DFIRM, your lender will require you to purchase flood insurance for your property per the federal regulations. Residents whose homes are shown on the maps as coming into the floodplain area can qualify for a lower flood insurance rate if they obtain insurance 30 days prior to the effective date of the final maps. For residents, the effective date for the final maps in Lucas County is **August 16, 2011** and in Wood County is **September 1, 2011**.

Useful Links:

- Preliminary Lucas County Floodplain Maps:
<http://www.co.lucas.oh.us/index.aspx?NID=1302>
- The NFIP official website: <http://www.floodsmart.gov>