

## FLOODPLAIN INFORMATION

In Waterville, the area most considered at risk for flooding is along the Maumee River. There are also areas that may flood located primarily between Waterville Monclova Road and new US 24.

HOMEOWNER INSURANCE **DOES NOT** COVER FLOOD DAMAGE TO BUILDINGS OR CONTENTS.

**Flood Insurance** provides some loss protection in the event of a flood. For **Disaster Assistance** a Presidential Disaster Declaration is required. Severe widespread flooding may result in a Presidential Disaster Declaration. In Ohio, many floods occur that are not widespread enough to be given a Presidential Disaster Declaration.

If a property is forecast to flood when water levels reach the height commonly referred to as a 100 year flood, that elevation is the Base Flood Elevation (BFE). Federal Emergency Management Agency (FEMA), has placed these properties in a Special Flood Hazard Area (SFHA). SFHA designation means there is a 1% annual chance this property will flood. These areas are commonly referred to as being in the Floodplain.

Statistics show that a person is six (6) times more likely to experience a flood than a fire if the property is in a Special Flood Hazard Area (SFHA). 90% of natural disasters in the US include flooding.

Lots that have Maumee River frontage extend to the middle of the river. This will cause the lot to be placed in the floodplain. If any property is located in an area designated as "FLOODPLAIN" under federal, state and local law, no development may occur without a **Floodplain Development Permit**.

Owning property in a designated floodplain does not automatically mean no changes may be made. Following the **Floodplain Development Permit** process will prevent "**DEVELOPMENT**" that is illegal and may result in fines, penalties, and removal of the development.

Waterville code §1321.11 (f) defines "**Development**" as **any manmade 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.

**Information about floodplains is available at:**

- \*City office 419-878-8100
  - \*Waterville branch of the Toledo Lucas County Public Library 419-878-3055
  - \*Lucas County Engineer's Office 419-213-4540
- or on the web at \* <http://oh-lucascounty.civicplus.com/index.aspx?nid=2564>  
*This site also contains links to other agencies which have floodplain responsibilities.*
- \*Waterville Zoning Inspector 419-878-8132 or email [zoning@waterville.org](mailto:zoning@waterville.org)

Additional web links for information related to floods, flooding and the effects on people and property follow:

- \*Federal Emergency Management Agency (FEMA) [www.fema.gov](http://www.fema.gov)
- \*An abundance of flood information [www.floodsmart.com](http://www.floodsmart.com)
- \*Ohio Department of Natural Resources is the State Agency that issues flood regulations and administers FEMA requirements  
[www.dnr.state.oh.us/water/Floodplain/default/tabid/3511/default.aspx](http://www.dnr.state.oh.us/water/Floodplain/default/tabid/3511/default.aspx)
- \*Waterville's floodplain ordinance [www.waterville.org](http://www.waterville.org) select "charter and ordinances" enter 1321 in the "search" box at the top of the page
- Maumee River level forecast <http://water.gov/ahps2/index.php?wfo=cle>