

## WHAT IS A FLOOD?

- Floods are the most common and widespread of all natural disasters--except fire. Most communities in the United States can experience some kind of flooding after spring rains, heavy thunderstorms, or winter snow thaws. Floods can be slow, or fast rising but generally develop over a period of days.
- Dam failures are potentially the worst flood events. A dam failure is usually the result of neglect, poor design, or structural damage caused by a major event such as an earthquake. When a dam fails, a gigantic quantity of water is suddenly let loose downstream, destroying anything in its path.

## WHAT IS A FLASH FLOOD?

- Flash floods usually result from intense storms dropping large amounts of rain within a brief period. Flash floods occur with little or no warning and can reach full peak in only a few minutes.

### EMERGENCY INFORMATION

- Flood waters can be extremely dangerous. The force of six inches of swiftly moving water can knock people off their feet. The best protection during a flood is to leave the area and go to shelter on higher ground.
- Flash flood waters move at very fast speeds and can roll boulders, tear out trees, destroy buildings, and obliterate bridges. Walls of water can reach heights of 10 to 20 feet and generally are accompanied by a deadly cargo of debris. The best response to any signs of flash flooding is to move immediately and quickly to higher ground.
- Cars can be easily be swept away in just 2 feet of moving water. If flood waters rise around a car, it should be abandoned. Passengers should climb to higher ground.

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# DEVELOPING LAND IN THE 100 YEAR FLOOD PLAIN



## THINGS TO CONSIDER WHEN PROPOSING TO BUILD IN THE 100 YEAR FLOODPLAIN.

### Is the proposed development permitted by local zoning?

- Many of the townships in Lorain County limit the types of development permitted in the floodplain.
- Contact your township zoning inspector to determine if the proposed development is permitted.

### Is the proposed development in the floodway or the flood fringe?

- The Community Development Department has maps to help determine if the proposed development is in the floodway or flood fringe.
- If the proposed development is in the floodway, you will be required to provide engineering data that shows the proposed development will not increase flood levels.

### FLOOD RISK STATS 30-YEAR MORTGAGE

There is a 5% chance of a home fire. For a house located within the Special Flood Hazard Area, there is a 26% chance that it will be inundated by a base flood during the life of a 30-year mortgage.

For more information see the Federal Emergency Management Agency web site at: <http://www.fema.gov/>

### Is the proposed development in conformance with the Lorain County Flood Damage Prevention Resolution?

- The Lorain County Flood Damage Prevention Resolution requires that the lowest floor level, including basement, of any residential structure in the floodplain be elevated to the level of the Base Flood Elevation (BFE).
- The Lorain County Flood Damage Prevention Resolution requires that either the lowest floor level, including basement, of any non-residential structure in the floodplain be elevated or the structure floodproofed to the level of the BFE.
- Raising the lowest floor level above the BFE not only reduces your risk of flooding, but can also reduce your insurance rate.



## LORAIN COUNTY BOARD OF COMMISSIONERS

### Have you applied for a Special Flood Hazard Area (SFHA) Development Permit?

- Any development activity, including filling, dredging, watercourse alteration, new construction, additions and renovations, in the 100-year floodplain requires a SFHA Development Permit.
- SFHA Development Permit applications can be obtained from the Lorain County Community Development Department.
- A SFHA Development Permit costs \$50.00. Checks should be made payable to the Lorain County Treasurer.

### Have you applied for a Zoning Permit?

- Most development activities will require a zoning permit issued by the township zoning inspector. You need to present the SFHA Development Permit when applying for a zoning permit.
- Contact your township zoning inspector for permit applications and associated fees.

### Have you had the lowest floor level certified?

- One of the conditions to granting a SFHA Development Permit for residential development is that once the lowest floor has been installed an elevation certificate must be filed with Lorain County Community Development Department.
- If you do not have the lowest floor level certified, your SFHA Development Permit can be revoked.