

*Village of Ottawa
Flood Information
2015*

West Main Street looking east—April 2013

FLOOD MITIGATION - CHANGES ARE COMING

2015 is shaping up to be an exciting year for the Village of Ottawa in the world of flood mitigation. The Maumee Watershed Conservancy District (MWCD) is overseeing the project to lower the northeast approach to the I-9 bridge. Engineering studies have confirmed the current road height, which was increased when the I-9 bridge was replaced, creates a damming effect when the Blanchard River rises. This restriction to the river's overflow has been proven to aggravate flooding in the Village.

The MWCD is also involved in managing the design and construction of a proposed diversion channel near Road I-9. As flood waters begin to rise, the channel will provide a bypass route, allowing the river to flow in a straighter, less restrictive path, avoiding the twists and turns of the oxbow upstream of Road I-9. This will keep the water moving through at a more even pace, leveling out the peak flows which currently have the tendency to back up through the oxbow curves and raise flood water levels in Ottawa.

Finally the Village continues to employ "non-structural mitigation" through the acquisition and demolition of flood prone structures. Removing these structures, and restoring the natural functions of the floodplain, helps to further lower flood levels. In addition, these voluntary acquisitions give Ottawa's residents an opportunity to relocate to safer housing, outside the floodplain.

HISTORICAL CRESTS
Flood stage is 23 feet above
mean sea level.

March 13, 1913	33.30 feet
August 23, 2007	31.40 feet
June 15, 1981	29.75 feet
February 11, 1959	29.72 feet
February 7, 2008	29.29 feet
December 23, 2013	28.85 feet
March 9, 2009	28.72 feet
March 2, 2011	28.46 feet
June 2, 1997	28.40 feet
April 13, 2013	27.31 feet

COULD YOUR PROPERTY BE AT RISK OF FLOODING?

Are you new to the Village of Ottawa? You may have heard Ottawa floods; but, do you know how to find out which neighborhoods are at highest risk for flooding?

The obvious major flood source within the corporation limits of the Village of Ottawa is the Blanchard River. It winds through the south central part of town flowing west then looping around the west end of the Village before turning north and exiting the corporation. Recent significant flooding of the Blanchard occurred in 2007, 2008, 2009, 2011 and twice in 2013.

To designate which areas of the Village are likely to flood, FEMA created a Flood Insurance Rate Map (FIRM) for Ottawa illustrating the official regulated flood zone. The current map shows flood zones related to the Blanchard River and Tawa Run.



Saints Peter & Paul Church—August 2007

But what about other possible flood sources? What if you cannot see a water source in your neighborhood; or, the only visible water source is a small ditch or creek? What if it appears the river is too far away to be a problem? Is it still possible your property may flood?

One important fact about flooding to keep in mind is that *flood water cannot read flood maps*. In other words, just because your lot is mapped as “out of the Special Flood Hazard Area (SFHA)” and your bank does not require you to carry flood insurance, does not mean your property will never flood.

Consider the Tawa Run, a larger, harmless looking creek flowing through the north central part of the Village, and emptying into the Blanchard River. Those not familiar with the Tawa may mistakenly think of it as nothing more than a ditch; but, when the Blanchard rises and prevents the Tawa from flowing freely, that “ditch” backs up and is capable of flooding several blocks of properties which otherwise may not have considered themselves at much risk of flooding.

Another often overlooked type of localized flooding is urban storm flooding. This flash-type flooding is often aggravated by the lack of storm sewers; or, by existing storm sewers plugged with leaves or grass. This is one of the reasons why the Village does not allow blowing grass and leaves into the street. Heavy rains can quickly inundate streets, backing storm water up into yards and low lying structures. This type of flooding is not usually mapped, but still presents a threat (and a good reason to invest in flood insurance).

There are various ways to investigate if a property may be at risk of flooding. For example, talk with the neighbors. Sometimes they can be your best source for information about a property’s flood history, especially when the flood risk is urban storm flooding.

Contact the Village of Ottawa. Their on-staff Certified Floodplain Manager is capable of reading the official flood map, and determining if a lot is officially in or out of the floodplain. Occasionally a property lies too close to a flood zone boundary to be determined without a survey; but generally, a property can be determined to be in or out by consulting the FIRM. For a Village floodplain determination, contact Denise Balbaugh, CFM, at (419) 523-5095 or dbalbaugh@ottawaohio.us.

DO YOU KNOW THE FLOOD INSURANCE BASICS?

Because Ottawa is a member of the National Flood Insurance Program (NFIP), residents are eligible to purchase flood insurance protection for their property and its contents. Communities that have not joined the NFIP, are not eligible for flood insurance.

Flood insurance is available in the Village of Ottawa regardless of whether or not your structure is located in the regulated Special Flood Hazard Area (SFHA). Coverage can be purchased for homes or businesses and their contents. Home structure coverage is available for up to \$250,000 and contents for up to \$100,000. Business coverage can be purchased for up to \$500,000 structure and \$500,000 contents. Contents coverage up to \$100,000 is also available for renters; so, it is possible to protect your possessions if you rent in a flood prone

area. In most cases, there is a 30-day waiting period before a flood insurance policy takes effect.

If your floodplain home or business was purchased using Federally backed financing, such as a mortgage secured through an FDIC insured bank, you are required by law to carry flood insurance.

If you own your home or purchased it with private funding, flood insurance is not mandatory; however, you may still want to purchase coverage. Generally, a homeowners insurance policy will not cover flood damages caused by water entering your home from an outside source. Just because your property is not mapped as being in the SFHA does not mean your property will never flood.

Most people would probably be surprised by the potential cost of damages

attributed to flooding. If you visit the NFIP's official website at www.floodsmart.gov, and use their interactive "Measure Your Damage" tool, you will find just 3 inches of water in a 2000 square foot home can trigger over \$22,000 in damages.

To help with the cost of flood insurance, Ottawa participates in the Community Rating System, a premium reduction incentive program that awards communities who go above the minimum requirements for NFIP membership. Ottawa currently earns a 5% premium discount for its residents because of activities such as preserving open space and disseminating flood information, like this flyer.

For more information regarding purchasing a flood insurance policy, contact your local insurance agent.

MAKING THE POINT FOR PRESERVING THE FLOODPLAIN

Nearly every Ottawa flood flyer has contained the analogy comparing the watershed to a full bathtub, and explaining how adding bricks, representing fill and development, to the tub will force the water over the side and onto the floor.

This is a simple illustration of why preserving the natural floodplain is important; and, how unregulated fill can cause adverse impact.

Take a close look at the graphic at the right. Notice how filling the original floodplain nearly doubled the flood risk area and raised the flood water surface level from the doorstep to the roofline on the house on the left.

Failing to preserve one of the natural functions of the floodplain—to store and absorb floodwater—can create dramatic changes in what structures are at risk for flooding. Although large fill projects would have the greatest impact, an accumulation of smaller fill projects hold the potential to have the same effect.

You can help to protect the Blanchard River Watershed and stop adverse impact by avoiding the addition of fill to the floodplain.

For more information on adverse



impact, visit the ASFPM website at www.floods.org. Scroll across the "National Policy and Programs" link on the left to reach "No Adverse Impact", then click on the available links.

Today's Floodplain Is Not Necessarily Tomorrow's Floodplain

If large areas of the floodplain are filled, then there will be an increase in the land area needed to store flood waters. This means your home or business may be impacted.

Graphic courtesy of the Association of State Floodplain Managers (ASFPM)

SAVE THIS PAGE
PROTECT YOURSELF—Prepare for Flooding
PROTECT YOUR PROPERTY—Reduce Potential Flood Damages

**BEFORE YOUR PROPERTY
FLOODS**

- 💧 Purchase flood insurance to protect your home/business and its contents.
- 💧 Sign up with Putnam County's Code Red service so you can receive important disaster information. Go to www.sheriffoff.com and click on the Code Red link; or, call the Putnam County Sheriff's office at 419-523-3208 to register for this program.
- 💧 Install check valves on waste water lines to prevent drain water and sewage from backing up into your home.
- 💧 Keep in mind electricity may not be operational during a flood; so, keep a battery operated or hand cranked radio/cell phone charger readily available.
- 💧 Have a "corded" telephone handy. Cordless phones require electricity to operate, and cell phones quickly lose battery power; but, corded phones will generally still work, even if the power is out.
- 💧 Consider installing a heavy-duty battery back up sump pump.
- 💧 Consider raising outside air conditioner units and moving basement utilities to a first floor level.
- 💧 Create a list of items, including medications, you would need if you had to evacuate your home for several days. This way you will be prepared to quickly pack a bag if evacuation becomes necessary.
- 💧 Make plans for where your pets will stay if you have to leave your home. Generally, pets cannot stay with you at a temporary shelter.

AS THE WATER BEGINS TO RISE

- 💧 Move valuable items to a higher level.
- 💧 Move unsecured landscaping decorations and outdoor furniture inside. These become hazardous floating debris in swift flood water currents.
- 💧 Move vehicles to one of the following designated high ground parking areas: *[Parking in these areas is at your own risk. Although these are higher elevation sites, there is no guarantee these lots will never flood.]*
 - YMCA—101 Putnam Parkway
 - Wal-Mart—1720 North Perry Street
[park closer to Perry Street]
 - Putnam County Fairgrounds—
1490 East Second Street
 - Goodwill—820 North Locust Street
[park closer to the street]
 - Educational Service Center—
124 Putnam Parkway
 - Former Phillips Parking Lot—
700 North Pratt Street
[park on higher side of lot]
 - Council on Aging—
1425 East Fourth Street
 - Ottawa-Glandorf High School—
630 Glendale Avenue
 - Ottawa Highland Lanes—
1895 East Fourth Street
- 💧 Heed the advice of emergency personnel when they recommend you evacuate your home. There may only be a short time to safely move to higher ground.

AS WATERS CREST AND RECEDE

- 💧 Do not drive through flood waters. In addition to safety issues, [Most flood-related deaths are due to motorists ignoring road closed signs and attempting to drive through flood waters.] crossing road closed barriers can result in legal citations and increased fines.

- 💧 Do not wade through flood waters. Backpressure from flood water can "pop" manhole covers creating deep, dangerous holes hidden by muddy flood water.
- 💧 Do not swim in flood water. Flood water is not clean and can contain chemicals, roadway runoff and sewage.
- 💧 Do not canoe in flood water. Seemingly innocent water can quickly turn deadly in the presence of strong currents.
- 💧 Avoid flooded electrical service connections. Electricity travels easily through water and poses a dangerous shock hazard.
- 💧 Do not be in a hurry to pump out your flooded basement. To avoid structural damage, it is best to wait until your building is no longer surrounded by water to pump out your basement.
- 💧 For those living outside the flooded area, flooding is not a sightseeing event. If you are a part of the recovery crews, you are welcome in the Village; if not, please stay out of the way and out of the water.

INFORMATION CORNER

For local disaster information, check these resources:

Village of Ottawa Offices:
419-523-5020

Putnam County Office of Public Safety:
419-538-7315

Village of Ottawa website:
www.ottawaohio.us

TURN AROUND—DON'T DROWN

For whatever reason, drivers believe their vehicle will keep them safe if they attempt to drive through flood water. For whatever reason, people believe a vehicle weighing just 1.5 tons will not float; but, they accept the fact an aircraft carrier weighing 97,000 tons will! ¹

According to the Centers for Disease Control and Prevention (CDC), over half of deaths due to drowning are attributable to drivers' failure to heed high water warnings. A car will float as soon as the friction holding the tires to the pavement is lost. This can happen in as little as 12 inches of water.

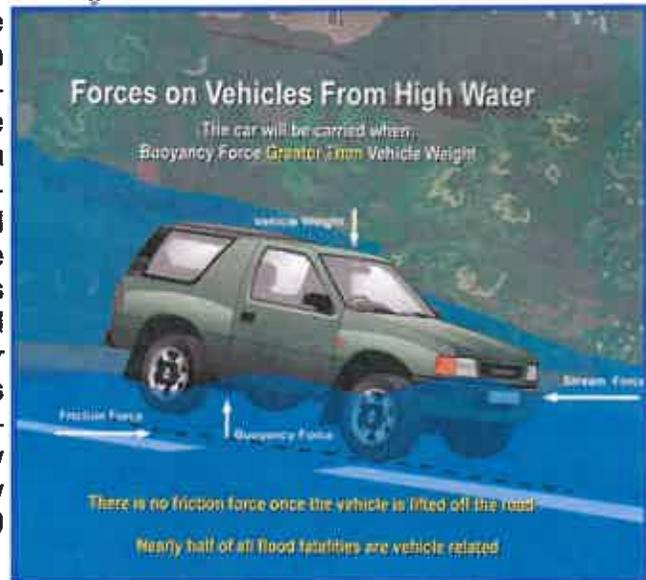
In addition to the dangers of a vehicle floating, swift moving flood waters can wash away parts or even entire sections of the road creating hazardous drop-offs. To make matters worse, these dangers are then hidden by muddy floodwater.

Driving through floodwater can also result in a stalled vehicle. In these cases people often leave their cars, mistakenly believing they can safely wade to higher ground. It takes only 6 inches of swift moving water to knock a grown person off their feet.

While these types of drowning deaths have not occurred in the Village of Ottawa, in March 2009, an out-of-area truck driver drove into high water on a country road in Greensburg Township and stalled. It is assumed he thought by leaving his truck on foot, he could make it to higher ground. But, it was nighttime; and, the water was cold... His body was found in a nearby field approximately 900 feet from his truck.

The safest choice when faced with a road covered by floodwater is to turn around and find an alternate route. Many more years of life are worth the inconvenience of a few more minutes of detour time.

¹National Weather Service—Turn Around Don't Drown Resources



PERMITTING CONSTRUCTION IN THE FLOODPLAIN

The Village of Ottawa has a zoning code which requires building permits for all construction within the corporation limits. Construction includes new buildings, new additions to existing buildings, signs, fences, decks etc.

In addition to the Village's zoning code, Ottawa has a Flood Ordinance that requires building permits for other property improvements in the Special Flood Hazard Area (SFHA—floodplain) including *interior remodeling*, home maintenance projects such as window and siding replacement costing \$5,000 or more, paving and any excavating or filling.

As a participant in the National Flood Insurance Program (NFIP), Ottawa is expected to track substantial improvements to floodplain property. A substantial improvement would be any project costing 50% or more of the structure's value. For example, a floodplain home

is valued at \$60,000, on the County Auditor's tax card. The structure owners choose to remodel the inside of the structure and add an attached garage for a total cost of \$35,000. These improvements cost at least 50% of the structure's value; so, the structure is said to be substantially improved. This project will trigger the need to bring the structure into compliance with flood ordinance standards.

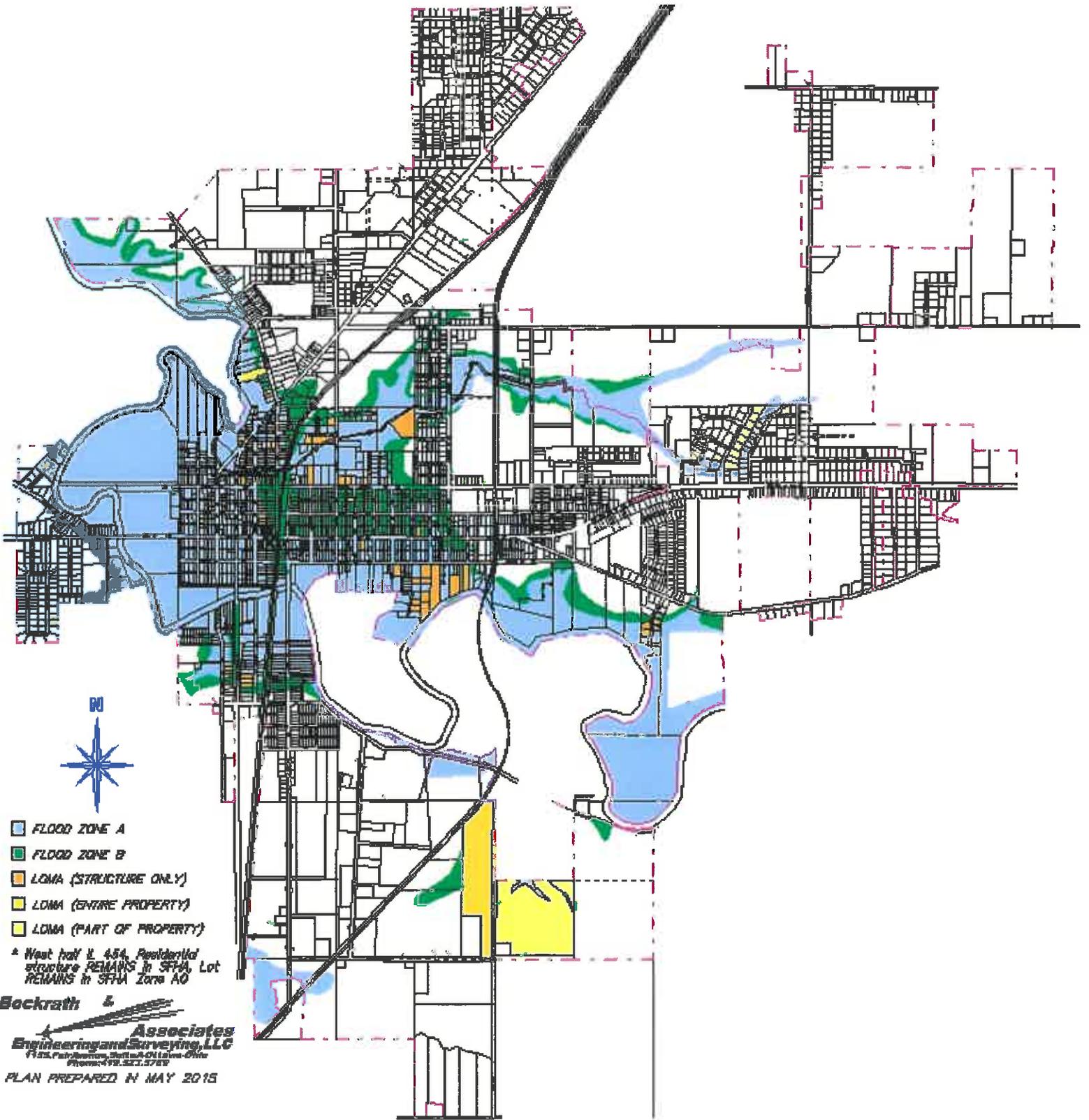
The NFIP created substantial improvement rules as a way to gradually bring all floodplain structures located in member communities into flood ordinance compliance. It was believed older floodplain structures would eventually need remodeling or extensive repairs; and, these projects would present the opportunity to convert a flood prone structure into a safer building.

Along the same line as substantial improvement, is the issue of substantial

damage. When any structure located in the SFHA is damaged for any reason—wind storm, flood, fire—and those damages will require repairs costing 50% or more of the value of the structure, the building is said to be substantially damaged and the repairs will constitute a substantial improvement. This situation also triggers mandatory compliance with the Village's flood ordinance standards.

If you are considering a development project in the Village, application forms are available on the Village's website at www.ottawaohio.us. Scroll across "Local Government" and click on "Planning Commission" in the drop down menu. Links to building permit application forms are located on the right hand side of the page.

If you have questions about building permits in Ottawa, contact Denise Balbaugh, Building/Zoning Coordinator, during regular business hours at 419.523.5020.



- FLOOD ZONE A
- FLOOD ZONE B
- LOMA (STRUCTURE ONLY)
- LOMA (ENTIRE PROPERTY)
- LOMA (PART OF PROPERTY)

* West half of 454, Residential structure REMAINS in SFHA, Lot REMAINS in SFHA Zone AO

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