

BEFORE YOU BUILD

What you need to know about the National Flood Insurance Program (NFIP) in Wyandot County

Planning to build, add a lateral addition, significantly improve a structure, or start another type of development project within an unincorporated area of Wyandot County?

Before starting your development project, you must first **visit or contact the Wyandot County Regional Planning Commission to verify whether the development site lies within a designated floodplain, also known as a Special Flood Hazard Area (SFHA)**. There are many SFHAs located throughout Wyandot County, specifically those low-lying areas in close proximity to a river, creek, run, or ditch. **If your site is located within a SFHA, an approved Floodplain Development Permit, issued by the Wyandot County Regional Planning Commission, is REQUIRED prior to beginning construction.**

Facts to be aware of regarding the NFIP in Wyandot County:

- ◆ The **National Flood Insurance Program** is a Federal program enabling property owners in participating communities to purchase insurance for protection against losses from flooding. The NFIP provides this coverage in return for a community's enforcement of local floodplain ordinances, which reduces future flood damage in that area
- ◆ The Wyandot County Regional Planning Commission is responsible for local compliance with NFIP requirements, and administers the Wyandot County **Flood Damage Prevention Regulations**
- ◆ **Special Flood Hazard Areas** are areas with a 1% annual-chance of flooding, also known as a 100-year flood area
- ◆ **Flood Insurance Rate Maps** (FIRMs) are issued by FEMA and identify the SFHA locations in Wyandot County

“Development”, according to the NFIP, includes but is not limited to:

- ◆ Construction of new buildings, accessory structures, tanks, and manufactured homes
 - ◆ Installation of water and sewer utilities
 - ◆ Mining, Dredging, Filling, Grading, Paving, Excavating, Drilling operations, and storage of materials and/or equipment
- ◆ Additions or improvements to structures classified as Substantial Improvement (Meaning improvement equals or exceeds 50% of the market value of the structure BEFORE the construction begins)
- ◆ Repair and restoration of existing buildings that are Substantially Damaged (Meaning damage of any origin to a structure where the cost of restoring it to its before damage condition equals or exceeds 50% of the market value of the structure BEFORE the damage occurred)

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