



The Antediluvian

Ohio's Floodplain Management Newsletter

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MISSION STATEMENT: The Mission of Floodplain Management Program is to provide leadership to local governments, state agencies, and interested parties toward cooperative management of Ohio's floodplains to support the reduction of flood damage and the recognition of the floodplain's natural benefit. This mission will be accomplished through technical assistance, public awareness, education, and development/protection standards.

A Partnership Between the Emergency Management & Floodplain Management Communities to Promote Reduced Flood Damage



By Cynthia J. Crecelius, Supervisor
Floodplain Management Program
Division of Water

Flooding is a common natural hazard associated with all watercourses. The hazard becomes a disaster when man-made development is placed in the flood risk area. Flood disasters are one of the most common natural hazards impacting Ohio communities. All eighty-eight counties and more than 600 municipalities have identified flood hazard areas. Ohio experiences an estimated \$100 to \$150 million in average annual flood damage and is ranked sixth in the nation in terms of identified flood hazard areas.

According to the Ohio Emergency Management Agency, almost 80 percent of the Presidential Disaster Declarations in Ohio resulted from flooding. Traditionally, the government (federal, state and local) has provided financial relief to help the public and private sectors recover from the devastation. Generally, such relief helped restore facilities without assessing their vulnerability to future flood risks. Development in the flood hazard areas, the cost

for disaster aid, and the loss of lives continue to rise. The United States Congress has decided that our nation cannot continue to respond in its traditional way. Belief that the federal government could provide relief through disaster aid, and that engineering or flood control projects could modify the natural flood threat have resulted in increasing costs and denial of the flood risk by many. Most state and local governments concur that they too are unable to meet the financial burden of response and recovery from catastrophic natural disasters. The State of Ohio has agreed that there is a need to reduce our vulnerability. There must be fewer lives and properties at risk in future floods—we need to *mitigate* the impact of flooding.

A national strategy to reduce the loss of life and property in future floods has been offered by the Federal Emergency Management Agency (FEMA).

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Five-year goals or milestones have been developed and annual objectives or actions are being encouraged in each state to accomplish the national goals. Although the strategy is designed to address the flood hazard, it is a broad framework for a comprehensive multi-hazard, multi-disciplinary approach. *MITIGATION* - or reducing the impacts of natural hazards (such as flooding) - has been identified as a national goal. Key elements of the mitigation strategy evolve around public awareness and education, hazard identification and risk assessment, research and technology that support easy to understand and implement solutions, and incentives and resources. Since this strategy has been proposed to deal specifically with flood mitigation, there is an opportunity for inter-governmental (federal, state, and local) cooperation. As the state coordinator of the National Flood Insurance Program (NFIP) and repository of technical data and information on floods, the Division of Water, Floodplain Management Program maintains flood hazard information integral to risk assessment planning. Hazard identification and risk assessment are cornerstones of emergency management and preparedness. For a number of years, - the Ohio Emergency - Management Agency (Ohio EMA) and the Ohio Department of Natural Resources (ODNR) have been in partnership toward the common goal of reducing flood-related losses to properties and lives throughout Ohio communities.

The Ohio EMA has promoted strategies for breaking the damage-repair cycle following major floods through efforts in preparedness, response and recovery operations. Their focus has been on post-disaster or corrective mitigation actions. The ODNR has supported pre-disaster or preventive mitigation strategies by implementing comprehensive local floodplain management programs. Both agencies continue to deliver training, education and increased public awareness of flood hazards amongst their respective audiences - emergency and floodplain managers. Both state agencies realize that effective mitigation is implemented at the local level. The local County Emergency Management staff and the Community Floodplain Management staff can provide leadership and coordination to promote flood hazard mitigation in the course of their respective duties.

Role of the Ohio Department of Natural Resources, Division of Water (State Coordinator of the National Flood Insurance Program).

As a partner with local, federal, public, and private interests the role of the NFIP state coordinator is to provide leadership toward cooperative management of floodplains. The coordinator promotes the floodplain management goals of reducing flood damage and disaster assistance costs, and preserving and restoring the natural resources and functions of the floodplains (which help reduce flood damage potential). These goals are accomplished through technical assistance, public awareness and training, and model development and protection standards. The NFIP regulations identify the following specific duties and responsibilities of the state coordinator.

- Encourage and assist communities with NFIP participation
- Assist local communities to develop, implement, and maintain local floodplain management regulations
- Coordinate local, state, and federal floodplain management activities in accordance with minimum criteria
- Disseminate flood hazard information and assist in identifying flood hazard areas; provide technical support information
- Recommend local and state priority floodplain management needs for federal assistance
- Coordinate remedial actions with FEMA to correct local communities' deficiencies and violations in meeting the NFIP criteria
- Assist in identifying and implementing flood hazard mitigation recommendations
- Participate in floodplain management training and flood hazard preparedness programs

Role of the Local Floodplain Management Professional.

Ohio communities voluntarily decide to participate in the National Flood Insurance Program. For all participating communities, a local floodplain manager must be identified. A local floodplain manager's primary responsibility is the administration and enforcement of community flood damage prevention regulations. Floodplain managers should possess sound working knowledge of the general and technical provisions which apply to development activities located in federally identified 100-year flood hazard areas. The 100-year flood is the standard chosen for the regulatory aspects of the National Flood Insurance Program, and has a one percent chance of occurring in any given year.

Floodplain managers use a development permit process to review proposed activities to ensure that the development is protected from the expected flood risk, and to determine that a development will not increase the flood hazard to others. The following is a summary of their roles and responsibilities.

- Conduct inspections of development to ensure compliance
- Take enforcement actions to resolve noncompliant development
- Interact in appeals and variance process to advise applicants and provide technical information to review board
- Maintain records of development compliance as required by NFIP
- Maintain current floodplain maps and flood data
- Coordinate map appeals and revisions
- Disseminate floodplain management information
- Identify opportunities for reducing flood damage potential

Role of the Ohio Emergency Management Agency

The Ohio Emergency Management Agency (Ohio EMA) is responsible for the coordination of state-level emergency preparedness, response, recovery and mitigation. The agency coordinates with state response agencies and a network of local county emergency management professionals to ensure efficient, timely, and comprehensive state assistance to emergency sites. State assistance may include emergency personnel, state equipment and supplies, state programs, financial support, and coordination with the Federal Emergency Management Agency for federal assistance. Ohio EMA has multi-hazard objectives and deals with both natural and technological hazards.

The emphasis of the national strategy to reduce the loss of life and property from the impact of hazards has increased the importance of one of the agency's key responsibilities - *MITIGATION*. Mitigation includes all of the actions that are taken to eliminate or reduce the probability of a disaster occurring, and those that will minimize the effect of a disaster. In Ohio, nearly 80 percent of our Presidential Disaster Declarations have been for flood disasters. With the emergency management community's mitigation and risk assessment experience and the cause of most disasters being flooding, we have a natural partnership.

Role of the County Emergency Management Professional

A local county emergency management director is responsible for the coordination of emergency preparedness, response, recovery, and mitigation within their jurisdiction and acts as liaison to Ohio EMA when state assistance is required during emergencies. The director has familiarity with the risk and hazards within their community. All eighty-eight of Ohio's counties have identified flood hazard areas within their jurisdiction. During the disaster preparedness and recovery, opportunities to reduce future potential for flood damage can be identified and implemented.

As we enter a new era in both the floodplain management and emergency management professions, there are new opportunities for us to partner toward the common goal of reduced damage from natural hazards such as flooding.

As you perform your duties as the local floodplain management or the county emergency management professional, consider how you might interact with other interested professionals. If you are the emergency management staff and you are collecting damage survey information, share it with the local floodplain management staff who may be actively looking for substantially damaged and new development in the recovery period of the flood. If you are the floodplain management staff and you have been aware of repetitive flooding in certain locations, set up a meeting with the emergency management staff to determine if there are solutions for breaking that damage-repair-damage cycle. Jointly approach the political and economic decision-makers of your community to gain a commitment to build, or rebuild, a safer community. Mutually recognize each others programs, policies and goals. Avoid duplication of effort and seek the most effective use of the available resources. Identify ways that your community policy on disaster response and assistance will be consistent with the local policy for floodplain management to encourage floodplain residents and businesses to be aware of their risk and accept appropriate responsibility. 

Floodplain Mapping Survey

By Michael K. Gease, Senior Planner
Division of Water

The following survey has been designed to obtain your input on the accuracy of your community's flood mapping under the National Flood Insurance Program (NFIP). Please take a few moments to complete the survey and return it to our offices. The results will be compiled and made available to the Federal Emergency Management Agency (FEMA) and the Association of State Floodplain Managers, and will be printed in the next edition of *The Antediluvian*. 

FOR ANSWERS TO
FLOOD INSURANCE
QUESTIONS
CALL

1-800-638-6620

Don't Let This Happen To Your Community!

By Andrew Reimann, Planner
Division of Water

When a community enters into the National Flood Insurance Program (NFIP), it enters into a compact between the community and the federal government. The basis of the agreement is that the community will implement and enforce measures to reduce future flood risks to development in special flood hazard areas. In return, the federal government will make flood insurance available within the community as a financial protection against flood losses which do occur. A community that fails to enforce its floodplain management regulations or whose floodplain management program is not compliant can be subject to probation or suspension actions from the Federal Emergency Management Agency (FEMA). The FEMA administers the NFIP.

Probation is an action authorized under Section 59.24(b) of the NFIP federal regulations. The authority to place communities on probation rests with FEMA's Regional Director and is imposed only after FEMA has conferred with the community and has not been able to resolve existing program deficiencies or violations of NFIP regulations. Probation is the formal notification by FEMA to a community that FEMA regards the community's floodplain management program as not compliant with the NFIP criteria. FEMA will provide community officials written notification of specific program deficiencies and enforcement violations ninety days prior to being placed on probation. Sixty days before probation is to begin, FEMA will issue a press release to the local media explaining the reasons for the probation action and the effects of the community being on probation status. During the ninety-day period, the community will have the opportunity to avoid probation by correcting its deficiencies and remedying all violations to the maximum extent possible.

At the end of the ninety-day period, if the FEMA Regional Director determines that the community has failed to resolve its deficiencies and remedy all violations, the community will be placed on probation. A community's probation period may

Floodplain Maps Survey

1. Do you believe that your community's NFIP floodplain maps accurately depict the 100-year flood hazard?

Yes No Not Sure (circle one)

Why or Why Not? (Explain) _____

2. To your knowledge, has your community experienced flooding in areas not identified as Special Flood Hazard Area (all A Zones) on the community map?

Yes No (circle one)

3. Has your community annexed land since the effective date of the map?

Yes No (circle one)

4. If you answered yes to #3 above, does the annexation include Special Flood Hazard Area identified on the County map?

Yes No Not Sure (circle one)

5. Are you aware of development activities (building construction, filling, bridge or culvert, etc.) in your community that may have changed the floodplain or stream channel?

Yes No Not Sure (circle one)

6. If you answered yes to #5 above, was the map revised by FEMA to reflect the altered floodplain?

Yes No (circle one)

7. What is your best estimate of the amount of urbanization that has occurred within the watersheds affecting your community within the past 20 years?

Less than 10% 10-20% 20-30% more than 30% unknown (circle one)

8. In your opinion, what are the major issues, problems, or concerns with the accuracy (and availability) of the NFIP maps for your community? (Circle all that may apply)

- a) the map does not accurately depict areas prone to flooding
- b) flood levels are exceeding the 100-year flood elevations shown on the map
- c) annexations are not shown on any current effective NFIP map

- d) multiple, partial revisions to the maps (*only certain map panels affected*) have been printed
- e) multiple Letters of Map Revision and/or Amendment have been issued
- f) some streams that flood are not identified as flood hazard on the map
- g) copies of the maps are not available from FEMA
- h) the community needs a restudy of its flood hazards (explain) _____

- i) the maps need more information (flood elevations, floodways, street names, etc.)
- j) Elevation Reference Marks shown on the maps do not exist in the field
- k) Geographic Information System (GIS) technology should be used for the maps
- l) the maps are difficult to read and understand
- m) the maps should be revised on a countywide or watershed basis
- n) other (explain)_____

9. In your opinion, would your community be willing to pay part of the cost to update the flood map?

Yes No Not Sure (circle one)

10. In your opinion, do you believe that FEMA should increase funding for community flood mapping?

Yes No Not Sure (circle one)

For questions or assistance call: (614) 265-6753. Please fold and forward the completed survey to the following:



DIVISION OF WATER
 1939 FOUNTAIN SQUARE
 COLUMBUS, OHIO 43224

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Michael K. Gease, Senior Planner
 Ohio Department of Natural Resources
 Division of Water
 1939 Fountain Square, Building E-3
 Columbus, Ohio 43224

OFMA Questionnaire

What is the most difficult task you have dealing with floodplain management?

What support would you like to receive to do a more effective job?

What floodplain training and education would be helpful?

Would you like regional meetings on specific topics or one on one training at your local community?

What would you like to see as OFMA's priorities over the next year or two? Please rank the most important or valuable to you as 1.

Creation of a newsletter Directory of OFMA members

Resource listing of nontraditional Floodplain Management Techniques (local ordinances & solutions).
Non-traditional techniques are defined as successful techniques that are not considered "textbook examples" of floodplain management.

Other: _____

What would you like to see as possible seminar topics? Please check all that apply.

Retrofitting flood prone structures Relocation of structures out of the floodplain
 Real Estate/Insurance Agents information on NFIP Non-traditional floodplain management techniques
 Community Rating System (CRS) Training Other (specify) _____

Should conducting informational seminars aimed at insurance and/or real estate agents be a goal for OFMA?

List other individuals/organizations who might be interested in joining OFMA.

Other suggestions for OFMA activities.



After you have finished the questionnaire please fold on the dotted lines and staple or tape the questionnaire. Once you are finished please mail with the address showing below.



(OFMA) c/o LCPC
20 South Second Street
Newark, Ohio 43202

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OFMA QUESTIONNAIRE RESULTS
The Licking County Planning Commission
20 South Second Street
Newark, Ohio 43202

continue for up to one year after the community corrects its program deficiencies and mitigates all violations to the maximum extent possible. During the probation period, flood insurance policies may continue to be sold or renewed. However, an additional \$50 charge will be imposed on the premium for each flood insurance policy sold or renewed in the community when the probation is enacted for a period lasting for at least one year after the community's probation period begins. Policy holders will be notified of the additional premium charge at least ninety days before probation is to begin. Policy holders of any new or renewed flood insurance policies during the year after probation date will also pay the surcharge. If the community fails to correct its compliance problems before its probation period deadline, the community may continue in probation status until it addresses its program deficiencies or is suspended from the NFIP.

Suspension is imposed by FEMA when a community fails to resolve its compliance problems during the probation period. After the community is provided written notice of the impending suspension, it is granted thirty days in which to show cause why it should not be suspended. The community's eligibility will remain terminated after suspension until all deficiencies have been corrected as approved by FEMA.

A suspended community is subject to the same sanctions as nonparticipating communities in the NFIP; therefore, flood insurance policies cannot be written or renewed for structures within the community. Policies in force at the time of suspension would continue to be in force for the remainder of the policy term. In addition, no federal disaster assistance can be provided for the permanent repair or reconstruction of insurable buildings in identified flood hazard areas following flood disasters. Further, no federally insured mortgages or loans can be provided in identified flood hazard areas within the suspended community. This includes Housing and Urban Development (HUD), Consolidated Farm Service Agency (CFSA), formerly Farmers Home Administration, Small Business Administration (SBA), Federal Housing Administration (FHA), and Veteran Administration (VA) loan programs.

As of April 1996, Ohio has thirteen communities that are currently suspended from the NFIP for failure to adopt compliant regulations, and one community on probation. They are located throughout the state. 

Postcard From San Diego

By Mary Klemas, Planner
Division of Water



This past June, I had the opportunity of attending the Association of State Floodplain Managers (ASFPM) 20th Annual Conference in San Diego. The theme of *Coast to Coast: 20 Years of Progress* was indeed fitting. Since the first conference in 1977, attendance has grown steadily to over 400 participants. Attendees included local officials, state and federal agencies, and consulting firms representing 42 states, three U.S. territories and two other countries. What started out 20 years ago as an effort by several Midwestern states to deal with National Flood Insurance Program (NFIP) related issues, has blossomed into a forum for science, government, and business to explore solutions for floodplain management problems nationally and internationally.

Topics covered this year ranged from mitigation planning, stormwater management, multi-objective management, and mapping issues, to policy and management practices. Advances in technology, communication, cooperation between engineering firms and local governments, federal policy, and public awareness were some of the success stories covered in the sessions. Of course, challenges facing floodplain managers as we approach the upcoming century were discussed as well. There still remain the tasks of improving public recognition of flood hazards and desire to mitigate flood losses; improving flood hazard data and maps; addressing community needs for resolving regulatory conflicts with state and federal agencies; and finding a balance between environmental and economic sustainability -just to name a few. The greatest success of the conference is the support of so many dedicated people and organizations working toward solutions to these tough problems.

How can you face the challenge? Part of the answer is to get involved, seek out other floodplain managers, and find out what is new in floodplain management by joining the ASFPM or the state counterpart, the Ohio Floodplain Management Association (OFMA)! For more information about OFMA, see the related article on page 8 in this issue of *The Antediluvian*. If you are interested in receiv-

ing San Diego ASFPM Conference topic information or in attending the 1997 ASFPM Conference in Little Rock, Arkansas, please contact our office at (614) 265-6750. 



New Map Determination Form

The following article is based upon materials provided by the Federal Emergency Management Agency (FEMA).

The 1994 National Flood Insurance Reform Act placed new requirements on lending institutions and map determination companies. Lenders, including companies that hold second mortgages, are directed to review their portfolios and determine if flood insurance is needed for loans secured by buildings in a Special Flood Hazard Area. Map determination companies (and any other third party who makes a map determination for a lender) are required to guarantee their work.

The Act requires all regulated lenders to use a common map determination form. Subsequently, FEMA published Form 81-93, Standard Flood Hazard Determination. All lenders and commercial map determination companies use it.

These provisions have created more work for map readers and have caused some confusion for local officials trying to implement their own map information services pursuant to Community Rating System (CRS) Activity 320. In 1995, the name of Activity 320 was changed from *Map Determinations* to *Map Information* to clarify that the CRS did not intend to encourage communities to compete with map determination companies or assume any legal liability for helping local businesses, such as lenders. The following language was added to the **CRS Coordinator's Manual**:

*Communities should be aware that lenders are legally responsible for determining if a flood insurance policy is required for a loan. Under the recently enacted **National Flood Insurance Reform Act**, if someone other than a lender makes map*

determinations to decide if a flood insurance policy is required for a loan, the determination must be guaranteed. This activity credits providing map information to inquirers. It is not intended to encourage communities to assume the lender's responsibility.

Activity 320 also has a sample letter that communities can use to provide a written response to an inquiry. That sample has language that notes that, while a community has a map reading service, it does not assume the lender's responsibilities:

The main building on the property ... is located in a Special Flood hazard Area ...Federal law requires that a flood insurance policy be obtained as a condition of a federally-backed mortgage or loan that is secured by the building. It is up to the lender to determine whether flood insurance is required for a property.

Communities receiving credit for Activity 320 must publicize the service to lenders as well as insurance and real estate agents. While they are not encouraged to make map determinations for lenders, they should still answer lenders' questions and help on hard-to-locate properties as a public service to their taxpayers. Communities should also respond to inquiries from people who disagree with determinations made by lenders or map determination companies.

It is recommended that communities not use the *Standard Flood Hazard Determination* form unless they expressly agree to determine if flood insurance is required for a loan on behalf of a lender. Use of **Form 81-93** may be interpreted as a *de facto* guarantee and an agreement by the community to pay for damages caused as a result of an error in the information provided. Use of a written response to inquiries is also recommended so the community has a record of what information actually was provided to inquirers. 

[Editor's Note: See Chad Berginnis' article, *Standard Flood Hazard Determination Form* in the last issue of **The Antediluvian**.(Volume III Winter 1996 Issue 1) for a copy of, and more information about, this form.]

The Effects of Floodplain Management On Insurance Rates

Requiring Substantially Improved And/Or Substantially Damaged Structures to Be Brought into Compliance

Based upon information provided by Richard J. Roths, Mitigation Specialist, FEMA Region V

Officials of NFIP-participating communities are required to ensure that all structures located in a Special Flood Hazard Area (SFHA), which are substantially improved or are damaged to the extent that they are considered substantially damaged, are brought into conformance with the National Flood Insurance Program (NFIP) regulations.

44 Code of Federal Regulations (CFR) Section 59.1 defines a substantial improvement as:

Any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures which incurred "substantial damage", regardless of the actual repair work performed. The term does not, however, include either:

(1) Any project for improvement of a structure to correct existing code violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions, or

(2) Any alteration of a "historic structure" provided that the alteration will not preclude the structure's continued designation as a "historic structure".

If the local official, in determining the cost of the repair or remodeling work reduces the cost of the improvement based on code violations, he/she must keep two very important things in mind. First the code violation must be pre-identified. That is, the owner must have been cited for a code violation prior to the owners first contact with the community to obtain a permit for the repair/improvement. Second, if the work proposed exceeds the minimum necessary, the value of the improvement must be included.

44 CFR Section 59.1 defines substantial damage as:

Damage from any origin sustained by a structure whereby the cost of restoring the structure to its before damage condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Generally, structures are substantially improved in one of four ways:

- 1) *Rehabilitations* - improvements made to an existing structure which do not affect the external dimensions of the structure;
- 2) *Additions* - improvements that increase the square footage of a structure;
- 3) *Reconstruction* - cases where an entire structure is destroyed by damage or is purposely demolished or razed and a new structure is built on the old foundation or slab;
- 4) *Substantial Damage* - structures are considered substantial improvements when they incur substantial damage from any origin in which the cost of repair equals or exceeds 50 percent of the market value of the structure before the damage occurred.

For only the addition to be considered a substantial improvement, the addition would have to be a lateral addition (an addition beside and attached to the existing structure). Only the absolute minimum alteration to the existing structure must occur. Only the addition, not the entire structure, must be elevated, or floodproofed if non-residential.

A vertical or second story addition to an existing building is considered a *rehabilitation* under the definition of substantial improvement. The entire structure must be brought into conformance with minimum NFIP requirements.

If the entire structure is substantially improved based on improvements to the existing structure and the addition, it becomes a Post-FIRM (Post-Flood Insurance Rate Map) building and is actuarially rated based on its risk of flooding.

If the lateral addition beside and attached to the existing structure is the only improvement in which cost of the enlargement equals or exceeds 50 percent of the market value of the structure before the enlargement and the addition is elevated to or above the Base Flood Elevation (BFE), the entire structure is eligible for Pre-FIRM rates (subsidized premium rates).

If the structure is improved in violation and not elevated to or above the BFE, the Post-FIRM rates and premiums will be significantly higher than Pre-FIRM rates and premiums.

For more information on how to determine whether an improvement is a substantial improvement, whether a structure is substantially damaged, or the effect of non-compliance on insurance rates you may contact the State NFIP Coordinator's office at (614) 265-6750 or the Mitigation Division at the Federal Emergency Management Agency's Region V, at (312) 408-5548. 

What's News with You?

The Antediluvian is seeking articles from our readers. If you would like to submit an article on a floodplain management-related topic, please contact our editor at **(614) 265-6750**.



One Year Old

OFMA Celebrates its First Anniversary

By Kari Ann Echard, Community Rating System Coordinator for the Licking County Regional Planning Commission

The Ohio Floodplain Management Association (OFMA) will be celebrating its first year in existence at this fall's annual meeting of the Water Management Association of Ohio (WMAO). WMAO will also be celebrating its 25th anniversary during this November 13 & 14, 1996-meeting held at the Clarion Hotel in Worthington.

This is a very important landmark for OFMA because it shows that the organization is filling a need stressed by people that deal with floodplain management. Since its inception at last year's annual WMAO meeting, the division of OFMA has seen some real growth in membership.

OFMA will be the host to a discussion session at this fall's annual meeting. The topic will include a historical perspective on floodplain management, highlighting structural vs. non-structural approaches. Doug Johnson, Chief Engineer at the Miami Conservancy District, will give the lead presentation. The Miami Conservancy District is well known across Ohio for its floodplain management efforts.

To get feedback from people across Ohio who deal with floodplain management, the OFMA board of directors designed a questionnaire that will help prioritize what topics you, as floodplain management professionals, wish to see in the coming year. Please answer the accompanying questionnaire in a timely manner. After you have completed the questionnaire please detach it from *The Antediluvian* and mail to the address printed on the back of the survey. Completing this survey will not only help the OFMA board members but will also help you to express the concerns you have with floodplain management in the state of Ohio.

If you or anyone in your office would be interested in learning more about the Ohio Floodplain Management Association, please contact Kari Ann Echard at the Licking County Planning Commission at (614) 349-6555. 

[Editor's Note: In addition to her duties at the Licking County Regional Planning Commission, Kari assists with many OFMA projects.]

What Is Cover America?



The following article is based upon materials provided by the Federal Emergency Management Agency (FEMA).

Cover America is FEMA's nationwide campaign to create awareness, and inform and educate consumers about the value of buying and maintaining flood insurance coverage. FEMA is using many forms of media including: magazine advertisements, television and radio commercials, articles and editorials, special mailers, brochures, fact sheets, professional displays, and speakers to dispel many of the common myths concerning flood insurance. Monthly updates on Cover America activities can be obtained from FEMA Fax at (202) 646-FEMA, providing 24 hour a day service, by requesting document number 23019.

To assist interested persons to obtain flood insurance, the National Flood Insurance Program (NFIP) *Leads Generation Program* has been created. If a caller cannot locate an agent or company to provide coverage, they can obtain the number of an agent or company in their zip code who writes flood insurance. Calls are routed through a telephone response center where it will be determined if the caller's current insurance agent or company can/will provide flood insurance. If the caller does not have a current company or agent, the response center will provide an agent referral from a list of agents and companies who have contacted the NFIP *Leads Generation Program*. Referrals are based on the caller's zip code.

Agents and companies who would like to participate in the referral program must sign up. This can be done by calling FEMA Fax, 24 hours a day, at (202) 646-FEMA and request document

number 23017. The NFIP *Leads Generation Program* is for all interested insurance agents including non-agent companies.

If you are the local floodplain administrator please notify your local property and casualty insurance agents of the opportunity. In addition to client referrals, the NFIP has a variety of support materials and is cost-sharing on some advertising expenses. 

What Is Below Your Lowest Floor?



By Chad Berginnis, Planner
Division of Water

No, it is not the title to a new horror movie, but the question posed above continues to puzzle floodplain managers across the state as they try to apply floodplain management standards to residential and nonresidential structures. However, applying the regulations can be simplified if the definitions of a few words and knowledge of both the design and performance standards as they pertain to a community's flood damage prevention regulations are understood.

One of the most critical performance standards found in the National Flood Insurance Program (NFIP) regulations is to flood protect structures to or above the 100-year (base flood) elevation. Section 60.3(c)(2) of the NFIP regulations states that the lowest floor of a residential structure must be elevated to or above the 100-year flood elevation. Section 60.3(6)(3) adds that nonresidential or commercial structures can be either elevated or dry floodproofed to or above the 100-year flood elevation. The remainder of this discussion will focus only on elevating structures; dry floodproofing may be an option for nonresidential structures.

Although the term *first floor* is commonly used, it has no place in a community's floodplain management program. NFIP standards and your

community floodplain management regulations use the term *lowest floor*. As defined in the NFIP regulations, it is:

the lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage, in an area other than a basement area, is not considered a building's lowest floor, provided that such enclosure is built in accordance with the applicable design requirements specified in this ordinance for enclosures below the lowest floor.

A lowest floor may be the concrete slab when the structure has a *slab-on-grade* foundation, it may be the basement floor when the structure has a basement, or it may be the first floor when the structure is built on an enclosed area such as a crawl space.

Recall that the definition of the lowest floor of a structure includes the *basement* floor. So, basement must be defined. The NFIP regulations define a basement as:

any area of a building having its floor subgrade (below ground level) on all sides.

Of course, this definition includes buildings with standard 8-10 foot deep basements. However, the definition is also inclusive of any enclosed area in which the interior grade is lower than the exterior grade of the enclosed area on all sides. This is extremely important to local floodplain permitting officials since any enclosure defined as a *basement* must have its *basement* floor elevated to or above the 100-year flood elevation.

The final term that must be defined is that of an *enclosure below the lowest floor*. It is found within the definition of *lowest floor*:

. . . An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage, in an area other than a basement area, is not considered a building's lowest floor; provided that such enclosure is built in accordance with the applicable design

requirements specified in this ordinance . for enclosures below the lowest floor.

Three requirements are given here. First, the only uses recognized for an *enclosure below the lowest floor* are parking, building access and storage. In other words, *enclosures below the lowest floor* are not meant to be finished and certainly not to be used as living space. Second, *enclosures below the lowest floor* must not fall under the definition of a basement. For example, backfilling around the enclosed area could make it a basement if the grade on all sides of a structure outside of the enclosed area is higher than the grade inside the enclosed area. Finally, *enclosures below the lowest floor* must be designed to equalize the flood forces on the enclosure. The design requirements are found in community floodplain regulations under **Specific Standards**.

A crawl space is not specifically defined in a community's floodplain regulations. If the local floodplain administrator receives a *Special Flood Hazard Area Development (SFHA) Permit Application*, he should carefully evaluate any plans showing a structure built on a crawl space. There have been several instances throughout the state where an applicant has proposed a structure with a crawl space and the local floodplain official allowed the development to proceed without applying any design or elevation standards. Once the structure was built, and flood insurance was required, the homeowner discovered that flood insurance was very expensive. Why? Because the enclosed area, initially called a crawl space, was actually a basement according to the community's floodplain regulations and flood insurance rating criteria.

In closing, please remember that many communities have building and zoning codes in addition to their floodplain regulations. Each code may have a slightly different definition of *basements, first floor, lowest floor, crawl space, etc.* When a structural development is proposed in an identified SFHA, the development must be evaluated against the criteria found in the community's floodplain regulations. In doing so, terms such as *first floor* and *crawl space* have no relevance. Local floodplain officials

should be thinking in terms of *lowest floor*, *basement*, and *enclosures below the lowest floor*.

WORKSHOP WATCH

By Christopher M Thoms, Planner
Division of Water

So far this year, our staff has conducted Flood Loss Reduction Workshops in Belmont, Seneca, Portage, Ross, and Defiance counties. One hundred and five officials representing sixty-four communities from thirty-eight counties attended these sessions.

The Floodplain Management staff extends our thanks to our hosts, Mike Wallace, Fire Chief, Belmont County Fire Department; Dave Gross, Director, Seneca County Emergency Management Agency; Andrew Miller, Director, Portage County Emergency Management Agency; Jerry Oney, Floodplain Administrator, Ross County Planning and Building Department; and Geraldine Landon, CEO, Maumee Watershed Conservancy District for their help and hospitality.

As we go to press, workshops have been scheduled for Shelby County on September 26, 1996; Tuscarawas County on October 30, 1996; and Lucas County on December 12, 1996. Contact our office for the time and location of the workshop nearest you.

We are looking for additional workshop locations. By committing to be a local host, you provide the officials in your area an opportunity to increase their awareness and knowledge of National Flood Insurance Program (NFIP) topics. The workshop has been designed as a half-day session and is focused on assisting local officials with understanding floodplain management concepts and specific NFIP participation responsibilities. Workshop participants will be provided an opportunity to work in small groups through a hands-on exercise simulating development review and permit issuance for a proposed development in a special flood hazard area.

If you would like to be a host for a workshop in your area, please contact our office at (614) 265-6750. We will be happy to answer your questions or provide additional information.



Upcoming Lender & Agent Seminars

If you know a mortgage lender or insurance agent who needs to know more about their role in the NFIP, let them know about these upcoming seminars, designed especially for them.

They will be held at:

Lucas County Recreation Center
Luc's Barn Meeting Hall
2901 Key Street
Maumee, OH 43537

The seminar for agents will be held on
October 16, 1996 at 1:00 PM to 5:00 PM

The seminar for lenders will be held on
October 17, 1996 at 9:00AM to Noon

To register for one of the seminars call:

Rich Slevin, Regional
Marketing Manager for
the NFIP at
(708) 955-4550



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Christopher M. Thoms, Editor.

For more information or assistance with Ohio's floodplain maps and regulations call (614) 265-6750 or visit our offices.

If you know of someone who would want to receive a copy of *The Antediluvian*, please let us know. Please send us address corrections, additions, and office or personnel changes to our offices at 1939 Fountain Square Bldg E-3 Columbus, Ohio 43224



**DIVISION OF WATER
1939 FOUNTAIN SQUARE
COLUMBUS. OHIO 43224**

George V. Voinovich
Governor,

Francis Buchholzer,
Director,

Michele Willis, P.E.
Chief