



The Antediluvian

Ohio's Floodplain Management Newsletter

Volume VI

Winter 1999

Issue 1

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.



Why Do You Want to Purchase Flood Insurance?

By PattiJean Hooper, Faculty Member, Newhouse School of Public Communications, Syracuse University

(reprint from *Watermark* Spring/Summer 1998)

Why do you want to purchase flood insurance? my insurance agent asked me in February 1997. *In order for your house to flood, all Grand Forks would have to flood.*

Those words carry poignant humor now, but made perfect sense at their time of delivery. I lived three-quarters of a mile from the Red River of the North. The land was flat and there would have to be more water than our community had seen in 500 years for it to reach my home. My insurance provider concluded: *My advice is to save yourself the \$250, but the decision is yours.* My feeling was, I'm going to blow \$250 on something this year, so why not invest it in flood insurance? Just in case.

The circumstances leading to this conversation over flood insurance were interesting. I had been a professor teaching college for 14 years. My area of

specialty is Public Relations; more specifically, not-for-profit and community-based public relations. Employed at the University of North Dakota in Grand Forks, I was teaching a course called Writing for Public Relations. One day I began class by discussing a new TV ad I'd just seen. It was FEMA Director James Lee Witt classifying our community as one

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which might be prone to flooding in the spring. He identified the National Flood Insurance Program and said that standard homeowners insurance would not cover flooding. The toll-free number for the NFIP followed. It was a standard 30-second spot, nothing fancy, more of a talking head commercial. It stood out in my memory not for its glamour or graphics, but for its unusual content: my home could be flooded and my regular insurance would be worthless. These commercials would not be running unless the possibilities were present for disaster. I should take this seriously.

This ad fit my course content beautifully. Community-based public relations groups need to advertise but don't have a great deal of money or production to back up their messages. This was the perfect example of con-tent taking precedence over format. These weren't Super Bowl commercials; they were community-specific messages.

In March, not long after the class discussion, the last big blizzard of the season hit. In my split-level home, my two hound dogs were able to walk out the second-story window and over to the garage to piddle. No light came in the downstairs window, just the dark of the snow pressed against the panes. Along with the absence of light came no electricity or heat for three days. I headed downstairs to light the fireplace but after the final stair, I was ankle deep in water. My two sump pumps had no electricity and had backed up. This posed an interesting dilemma: Do I stay upstairs and freeze, or sit downstairs with a warm fire in a puddle of water? Remembering that my recently purchased flood insurance would not cover most contents below grade, I began to move things upstairs. An entire library, computer, and book-shelves went first. The guest bedroom and artwork came second. I had no fears of freezing for all the exercise I got. Remaining downstairs at the end of my effort were a washer and dryer, bed and couch, and a few odds and ends from the utility room. With no breathing room upstairs, lots of things ended up in the garage, above grade. After a long day's work, my 3-bedroom home was now totally in my upper level and in the garage.

In April, the university closed after blizzard number 8 began to melt and flooding looked imminent. While sandbagging with students and community members under the Kennedy Bridge one evening,

we were pulled out by the city engineer's office. Told that the National Guard would take over, we all assumed that meant they would take over sandbagging. What it really meant was that they were taking over the city; we were being evacuated. At 6:45 a.m., police loudspeakers told us to leave. Looking at my car in the driveway with water just at the tires, I grabbed my two dogs and left my home along with all other residents of Grand Forks, North Dakota, and East Grand Forks, Minnesota. It was the first time an entire American city had been evacuated since Civil War times! More than 53,000 people fled the floodwaters. With a population of just under 700,000 in the state of North Dakota, small towns were overrun with flood refugees. I headed to the air base.

The air base's cable station was carrying messages about adopting families with children or pets who would have a difficult time staying in shelters. Little did I know I would be staying with a host family for the next month. I was not able to gain access to my home until late May, and it was not livable until July.

I spent my days helping move books at the University Library, volunteering time at the Emergency Operations Center, helping with animal rescue efforts, and working at the recovery radio network. The Federal Emergency Management Agency (FEMA) hired me to work Community Relations as they began to coordinate recovery efforts in Grand Forks. My evenings were spent watching news videos of our city under water. When I saw my home for the first time on the news, the bottom was clearly under water. I would have to wait to see if it had reached my first floor.

Allstate soon tracked me down; how, I don't know. I was at the base, a friend's home, and back in my house within the course of 2 months. They had even tried my family's phone in Florida. They wanted to see my home and get my flood insurance claim process started.

Two men inspected the house, garage, and car. They joined me in celebrating the fact that the water had stopped 2 inches short of my upper level! I received a check quickly and used it to help replace material objects. I was pained to watch neighbors who had kidded me about buying flood insurance deal with how they would replace lost items. The

knowledge I gained from my insurance agent about what would and would not be covered caused me to move belongings above grade. It caused me to mentally and physically prepare to face a flood. It provided me with money to help me recover.

I now teach at Syracuse University in New York, and I still teach Writing for Public Relations. Every semester, I share my flood story. I always end the story with the fact that my successful recovery began with my interest in a 30-second commercial on television.

PattiJean Hooper is also a FEMA Region VIII Disaster Field Training Officer specializing in testing and curriculum development for community relations.

Tornado/Flood Safety Awareness Week



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

The Ohio Committee for Severe Weather Awareness has provided safety information to reduce the hazards associated with floods and tornadoes for more than twenty years. For 1999, the week of March 7 – March 13 has been proclaimed by Governor Bob Taft as Tornado/Flood Safety Awareness Week. The Committee consists of representatives from the Ohio Emergency Management Agency, National Weather Service, Ohio Insurance Institute, County Emergency Management Director's Association, the Ohio Departments of Education – Health - Natural Resources, Red Cross, and new member for 1999, Ohio News Network.

To support the awareness week, the committee compiles and disseminates an information packet statewide to the media and other community services.

It contains statistics, safety tips, public service announcements, and additional resources related to flooding, tornadoes, and thunderstorm occurrences affecting Ohio. Since nearly 90% of the natural disasters experienced in Ohio directly result from or include flooding, this awareness week may present an opportunity for you as a local floodplain administrator to highlight achievements or identify future goals for how your community is reducing its flood risk.

Although flooding can occur at any time during the year, Ohio's main flood season, historically, has been winter and early spring. Some of the State's most devastating floods -March 1913, March 1936, January 1937 and January 1959 took place during this time. The more recent flood events of January 1996 and March 1997 also follow the pattern.

The threat of flooding is real throughout Ohio. No areas are guaranteed freedom from flooding. The cause, duration, type and extent of impact may differ; however, the flooding hazard should be reviewed by every community, property owner and safety official. There are almost 300,000 structures in identified flood hazard areas within the state. Recovery costs continue to spiral upwards and we cannot wait for the next flood event to increase our flood safety awareness. The committee does not expect one or two weeks a year to substitute for years of commitment to flood safety awareness (emergency management professionals), consistent use of flood hazard reduction methods (floodplain management professionals), or enactment of long-range strategies (community development professionals and elected officials); however, these campaigns can focus all of us on what we have risked, what we need to protect/preserve, and what we can gain in the future.

If you would like to receive more information concerning tornado / flood safety please contact your county emergency management agency or the local chapter of the Red Cross. For a copy of the educational materials developed in support of this awareness effort contact the Ohio Emergency Management Agency at (614) 799-3695 or download the information from the Ohio EMA Website at <http://www.state.oh.us/odps/division/ema/tfsc99.pdf>.

FLOOD INSURANCE CAN SAVE COST, HEARTACHE

(reprinted from an article in *Recovery Times* by FEMA Staff, 1998)

People who live near water are not the only ones who experience flooding. Floods can move and spread for miles. Flash floods can begin and end within just hours, cutting a path of major destruction.

One of the ways you can protect yourself is with flood insurance. The Federal Emergency Management Agency (FEMA) offers this important insurance coverage through the National Flood Insurance Program (NFIP). The NFIP was created by Congress in 1968 to provide flood insurance at a reasonable cost in exchange for careful management by local communities of floodprone areas.

Flood insurance provides coverage that your homeowner's or renter's insurance doesn't-coverage for damage caused by floods.

Some Facts You Should Know about Flood Insurance

- Homeowners, business owners, and renters can purchase flood insurance as long as their community participates in the NFIP.
- You do not have to live in a high-risk flood area (or floodplain) to buy flood insurance. In fact, about 25 percent of flood insurance claims come from medium or low-risk flood areas.
- If you live in a high-risk flood area, you are four times more likely to have a flood than a fire during the term of a 30-year mortgage.
- You can buy flood insurance from any licensed insurance agent. For referral to an agent, call **1-800-720-1090**.

Sample Premiums for High-Risk Flood Areas
(Zones, A, AE, A1-A30 and AH on a floodmap)

Building Coverage			Contents Coverage	
Building Coverage	With Basement	No Basement	Coverage	Basement or No Basement
\$20,000	\$146	\$136	\$5,000	\$40
\$40,000	\$292	\$272	\$10,000	\$79
\$60,000	\$401	\$360	\$20,000	\$137
\$80,000	\$473	\$400	\$30,000	\$173
\$100,000	\$545	\$440	\$40,000	\$209
\$125,000	\$635	\$480	\$50,000	\$245
\$150,000	\$725	\$540	\$60,000	\$281
\$175,000	\$815	\$590	\$70,000	\$317
\$200,000	\$905	\$640	\$80,000	\$353
\$225,000	\$995	\$690	\$90,000	\$389
\$250,000	\$1,085	\$740	\$100,000	\$425

Add \$75 to the building &/or contents premiums from above table to cover ICC cost.
Add \$80 to premium from the table above to cover Expense Constant & Federal Policy Fee

- Flood insurance coverage is available for residential a business structures and contents A single-family home can be insured for up to \$250,000. An additional \$100,000 can be purchased for contents. Commercial buildings can be insured for up to \$500,000. Business contents can be covered for up to \$500,000.
- Renters can purchase contents coverage for up to \$100,000 to cover personal belongings.
- If you have a home-based business, you'll need to purchase separate coverage for the business and/or contents. Coverage is not automatically included under a homeowner's flood insurance policy, even if the business is located inside your home.

- There is a 30-day waiting period from the time the initial premium is paid until the time the policy becomes effective.
- A flood insurance policy reimburses you to certain limits for actions taken to prevent flood damages. These actions can include moving the insured contents to a safe place and/or the cost of purchasing sandbags, plastic sheeting, lumber, pumps, *etc.*
- Flood insurance claims are paid even if a federal disaster is not declared by the President.
- A flood insurance claim will reimburse you for your covered losses and never has to be repaid, unlike a disaster assistance loan.
- Flood insurance claims are handled quickly so that flood victims can recover quickly.
- Flood insurance claims are paid by policyholder's premiums, not tax dollars.

What You Need to Know about Flood Insurance Costs

First, contact your local government officials to determine whether your community participates in the National Flood Insurance Program. If it does, you can buy flood insurance coverage. If it does not, you cannot buy coverage.

Next, contact your insurance agent or the NFIP and tell them you would like more information about flood insurance. They should be able to tell you what is covered and how much your policy will cost (you can also use the charts shown on these pages to get a fairly accurate estimate of the cost).

The cost will be determined in part by whether or not you live in a Special Flood Hazard Area (SFHA). Your local building official(s) should have copies of Flood Insurance Rate Maps. You can determine whether you are in a low, medium or high-risk area by checking these maps.

Those who are located outside the SFHA may be able to get a Preferred Risk Policy. These policies offer fixed combinations of building and contents coverage at set prices (see chart titles *Sample Premiums for Medium and Low-Risk Flood Areas.*)

Another way to reduce your premium is through an elevation rating. If the lowest floor of your house is above the base flood elevation (predicted flood depth in your area), you can qualify for lower rates. Local officials can help you determine the base flood elevation for your home. On the other hand, if you live within a high-risk flood area, your chances on getting flooded are higher—therefore the premium is higher (see chart titled *Sample Premiums for High-Risk Flood Areas.*)

Even so, the cost of flood insurance is far cheaper than having to pay thousands of dollars to repair your home or replace contents because a flood caught you off guard. 

Sample Premiums for Medium and Low-Risk Flood Areas
(Zones B, C, or X on a floodmap)

Coverage of Combinations for Buildings / Contents WITHOUT Basement / Enclosure			Coverage of Combinations for Buildings / Contents WITH Basement / Enclosure		
Building	Contents	Annual* Premium	Building	Contents	Annual* Premium
\$20,000	\$5,000	\$106	\$20,000	\$5,000	\$131
\$30,000	\$8,000	\$131	\$30,000	\$8,000	\$156
\$50,000	\$12,000	\$171	\$50,000	\$12,000	\$196
\$75,000	\$18,000	\$196	\$75,000	\$18,000	\$221
\$100,000	\$25,000	\$221	\$100,000	\$25,000	\$246
\$125,000	\$30,000	\$236	\$125,000	\$30,000	\$261
\$150,000	\$38,000	\$251	\$150,000	\$38,000	\$276
\$200,000	\$50,000	\$281	\$200,000	\$50,000	\$306
\$250,000	\$60,000	\$301	\$250,000	\$60,000	\$326

* Annual premium includes Federal Policy Fee and ICC premium.

FEMA Director Witt Launches National Roll-Out of



to Reduce the Effects of Disasters Nationwide

50 Localities Invited to Become the Nation's First Disaster Resistant Communities

Washington June 3, 1998 -- Federal Emergency Management Agency (FEMA) Director James L. Witt today nationally launched the agency's initiative, *Project Impact: Building a Disaster Resistant Community*, and invited 50 localities to become the initiative's first disaster resistant communities. The announcements were made during Director Witt's Morning Newsmaker briefing at the National Press Club in Washington, D.C.

Project Impact is a national effort that aims to reduce the costs of disasters. The initiative challenges communities across the nation to build local partnerships, to assess vulnerabilities to natural hazards and to implement actions that protect families, businesses and communities by preparing for and reducing the damaging effects of natural disasters.

The increasing number and severity of natural disasters demand that Americans take actions to protect their families, homes and businesses, said President Clinton. Through **Project Impact**, Americans can build stronger communities before disaster strikes.

Natural disasters cost this country too much in dollars, infrastructure loss, and in a sense of emotional and community 'well-being, said Director

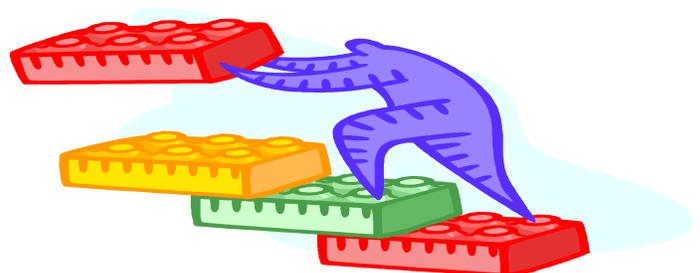
Witt. We must put an end to the damage, repair, damage and repair cycle. Project Impact represents a new vision for the way America deals with disasters.

The first round of communities will form a peer-to-peer network of American communities building partnerships and taking actions to better prepare for natural disasters. In each community, a local partnership of government leaders, representatives of the business sector and individuals will provide funding, in-kind services, technical support and labor to undertake disaster-resistant activities. In addition, FEMA will provide technical support and funds to states to provide administrative support to the initiative.

I applaud the 50 communities invited today for the actions they've already taken to prepare for future disasters in their hometowns, and I encourage them to expand their efforts by joining FEMA in this ground-breaking initiative, said Director Witt.

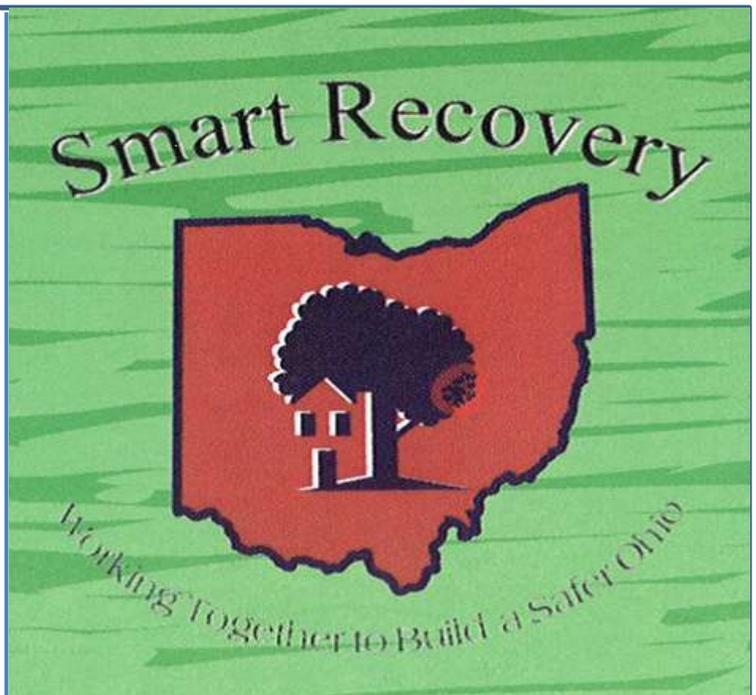
The national launch of **Project Impact: Building a Disaster Resistant Community** follows the successful demonstration of the program in seven pilot communities that have created a disaster resistant model for communities, businesses and individuals to implement nationwide. The seven pilot sites- Allegany County, Maryland; Deerfield Beach, Florida; Oakland, California; Pascagoula, Mississippi; Seattle, Washington; Tucker and Randolph Counties, West Virginia; and Wilmington/New Hanover County, North Carolina- were selected for their geographic and demographic diversity and include large cities, rural areas, coastal communities and riverines.

In each pilot community, local partners have embraced **Project Impact** and have undertaken actions to protect themselves against disasters where they live and work. An overview progress report of the communities was also released at the National press Club briefing,



Communities invited today to become Project Impact communities

- Alabama - Baldwin County
- Alaska – Municipality of Anchorage
- Arizona - City of Tempe
- Arkansas - Clay County/ Cities of Corning. Piggott and Rector
- California - City of Santa Barbara/County of Santa Barbara
- Colorado - City of Ft. Collins
- Connecticut –Town of Westport
- Delaware - City of Lewes
- District of Columbia – City of Washington
- Georgia - Counties of Camden, Glynn, and McIntosh
- Idaho - City of Boise
- Illinois - City of Carbondale
- Indiana - City of Evansville/County of Vanderburgh
- Iowa - City of Denison
- Kansas - Riley County./City of Manhattan
- Kentucky - City of Louisville/Jefferson County
- Louisiana - City of Baton Rouge
- Maine - City of Saco
- Massachusetts-- Town of Marshfield
- Michigan - City Midland
- Minnesota - Steele County
- Missouri - City of Cape Girardeau
- Montana - City of Libby/County of Lincoln
- Nebraska - City of Beatrice
- Nevada - City of Sparks
- New Hampshire - Town of Peterborough
- New Jersey - City of Trenton
- New Mexico - City of Hobbs
- New York - Village of Freeport; City of Rye
- North Carolina - City of Charlotte/Mecklenburg County
- .North Dakota - City of Fargo
- Ohio - Licking County
- Oklahoma - City of Tulsa
- Oregon - Benton County; Tillamook County
- Pennsylvania - Lycoming County
- Puerto Rico - City of Culebra
- Rhode Island - City of Warwick
- South Carolina - City of Florence
- South Dakota - City of Aberdeen
- Tennessee - City of Fayetteville/Lincoln County; Harris County/Cities of Bellaire. Houston and Webster
- Utah - City of Centerville
- Vermont - Lamoille County
- Virginia - Roanoke Valley District Planning Commission (includes: Roanoke County. City of Roanoke, City of Salem. and Town of Vinton)
- Washington - King County; Pierce County
- Wisconsin - City of Wauwatosa
- Wyoming - Fremont County



By Heather Robine, Smart Recovery Contractor,
Ohio Emergency Management Agency

Smart Recovery-Ohio's mitigation program-was developed in the wake of the 1997 floods. The program was developed by the Ohio Emergency Management Agency and the Ohio Department of Natural Resources. The program has been active for almost a year and great strides have been made to educate Ohio's residents about the benefits of mitigation. The program has been expanded to include all the natural disasters that affect Ohio – tornadoes, earthquakes, and winter storms, as well as floods.

Some of the features of the program include:

- Two videos, to be produced in 1999, focusing on flood mitigation techniques. One is intended for local officials and one for homeowners.
- A Flood City model, used to illustrate several techniques, will be displayed at the appropriate venues across Ohio.
- Hotline residents can call to receive **Smart Recovery** information and general mitigation techniques.
- A children's activity book, featuring **Disaster Detectives** characters, illustrating

disaster preparedness and mitigation geared toward third grade children.

- In addition to the activity book, an educator's kit is being developed for third grade teachers. The kit will include the activity book, disaster trivia game, and a CD-ROM with disaster preparedness and mitigation games.
- An Ohio EMA Kids Web Page, also featuring Disaster Detectives, is being developed to include games and information focusing on disaster preparedness and mitigation.

The goal of the program is for **Smart Recovery** to become synonymous with mitigation. By educating Ohioans on the benefits of mitigation, we can build safer and stronger Ohio communities. 

Mitigation Update



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

Mitigation or reduction of future flood risk for many Ohio communities has been incorporated into the recovery process for areas affected by the January 1996 (DR 1097), March 1997 (DR1164), and June 1998 (DR 1227) floods. The following is a brief summary of the monetary commitment to mitigate future flood risk after each event.

DR 1097 was declared in January 1996 for severe flooding in the Ohio River basin. \$3.7 million in federal Hazard Mitigation Grant Program money was allocated. The State of Ohio provided \$345,000 and local governments contributed \$1.2 million for a total of nearly \$5.2 million.

DR 1164 was declared in March 1997 again for severe flooding mostly in the Ohio River basin. In this disaster, \$8 million in federal Hazard Mitigation Grant Program money has been committed. \$6 million in State of Ohio funds and

\$3.6 million in local contributions bring the total flood mitigation commitment to approximately \$18 million.

DR 1227 was declared for the most recent event in June 1998 affecting the Duck Creek and Muskingum River basins most severely. The following amounts are still estimates but should be reasonable based upon the preliminary information received to date. \$5.8 million in federal Hazard Mitigation Grant Program money is expected-\$5.8 million in State of Ohio funds and \$3 million in local commitment-for a total of nearly \$14.0 million.

This means federal, state, and local partners have committed approximately \$37.2 million in two years toward reducing the future flood risk of Ohio's residents and their property. While this amount is significant, compared with the total impact of the '97 and '98 events (\$364 million) we have only invested 10% of the disaster cost in reducing our future risk.

The majority of the mitigation projects initiated involve the acquisition and voluntary relocation of structures and residents. This type of project was given very high priority by the state and federal authorities because of the complete and permanent nature of the solution. The second most frequent type of mitigation action in the local plans has involved the elevation or retrofitting of existing structures to provide flood protection. There are approved projects currently in Athens, Brown, Clermont, Columbiana, Hamilton, Lawrence, Meigs, and Scioto counties. Preliminary applications for viable projects following the June 1998 event were received from Athens, Franklin, Guernsey, Jefferson, Noble, Perry, Richland, Tuscarawas, and Ottawa counties.

In addition to the financial support and the ongoing projects there are some other *mitigation milestones* worth mentioning. A *state mitigation team* has been informally created and used to facilitate the review and selection of potential flood mitigation projects for the Hazard Mitigation Grant Program and the Flood Mitigation Assistance Program. There are also plans for a more *formal policy and advisory body*, to be established by rule, to institutionalize mitigation strategies in the operation and policy of state agencies.

Ohio has also been chosen as one of only three states nationwide to participate in a pilot program with the Federal Emergency Management Agency to become a *Managing State*. The *Managing State* concept is to be a collaborative partnership between the state (Ohio Emergency Management Agency) and FEMA for implementation of the Hazard Mitigation Grant Program to achieve a streamlined review process. The goal is to obligate funds for eligible projects within 24-months of the date of the disaster declaration. Ohio Emergency Management Agency is anticipating that this managing state proposal will allow approval for eligible projects within 60 days. The Ohio Emergency Management Agency will review project summaries for compliance with Hazard Mitigation Grant Program requirements and complete environmental reviews.

In December 1998 Ohio EMA received some feedback from FEMA on how well they were meeting the expectations of a *Managing State* and the report was excellent! The federal agency staff was very impressed with two key aspects: 1) Ohio has developed a program that requires local commitment to any project, and 2) the large amount of dollars that the state has committed to the mitigation projects.

Smart Recovery – the State’s outreach and education effort to assist residents, business owners and others concerning ways that they can reduce their future risk from hazards continues to develop and expand. A new *Flood City* model has been developed to help demonstrate the destructive forces of floods and benefits of mitigation options.

Project Impact - FEMA’s initiative to bring communities together to take actions that will result in safer, disaster resistant areas – is underway in Licking County. The county officials have begun the process of collaborative partnership building and are preparing for their assessment of the risks they have and how vulnerable they are. Once this has been completed, they will identify and prioritize specific actions that will result in reducing the risk or vulnerability; in other words their mitigation strategies. The final stages of *Project Impact* will involve Licking County monitoring their success in reducing their risk. In December, at a national summit, it was announced that Colerain Township/Hamilton County will be joining Licking County as a *Project Impact* community.

If you are doing things in your community, designed to reduce your risk, please drop us a line or E-mail! 



Why Local Floodplain Managers Need to Know About Repetitive Loss Properties

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

For the past few years there has been considerable focus on a small number of insured structures that result in a great amount of loss for the National Flood Insurance Program (NFIP). These would be the structures that are repeatedly flooded and their owners receive flood insurance claims and disaster assistance, sometimes in excess of the building's actual value. Recent studies indicate that by addressing a target group of these buildings (four or more losses) the NFIP could cut annual repetitive loss costs by an estimated 35%. If a higher threshold for the target structures were used (five or more losses) approximately 16% of the annual repetitive loss costs could be reduced. In other words, the old axiom suggesting that concentrating 90% of your effort on 10% of the universe to obtain your goal may really work.

In February of 1998, FEMA created a task force to look at the issue of repetitive losses in the National Flood Insurance Program (NFIP). In the fall of 1998 the task force presented several recommendations and a strategy for accelerating the reduction of these losses. **Insurance coverage changes and increased mitigation efforts are the primary focus of the recommended approach.** As a floodplain manager you may or may not involve yourself with the actual

insurance coverage issues; however, you will not likely be able to avoid some mitigation actions. Once again, this issue brings to the front how closely the floodplain management side of this program and the insurance component of risk-reduction are related.

The task force found that about 76,000 properties nationwide have experienced repetitive losses. Slightly less than half these properties are currently insured by the NFIP. For comparison purposes, based upon October 1998 statistics, it is estimated that Ohio has nearly 300,000 structures at risk (located in identified 100-year floodplain); 34,528 policies are currently in force; and 24,115 of these policies are for structures located in the 100-year floodplain. Recent information provided to our office by the NFIP, estimates that there are approximately 200 Ohio communities with repetitive loss structures. As one of the communities with repetitive loss structures, you may be asked to participate in the effort to reduce the repetitive losses. Please be aware that multiple existing definitions for repetitive loss exist.

Communities involved with the **Community Rating System** and the recent task force effort limited repetitive loss to *...two losses greater than \$1,000 within any 10-year period*. A second definition is used for the **Flood Mitigation Assistance Program**-*a repetitive loss structure must be covered by a contract for flood insurance, have incurred flood related damage on two occasions during a 10-year period ending on the date of the event for which a second claim is made, in which the cost of repair, on average, equaled or exceeded 25% of the value of the structure at the time of such flood event*. To begin attacking the problem of repetitive loss the federal, state, and local partners will need to arrive at the same criteria for our target structures.

The proposed national strategy suggests that as part of the increased mitigation efforts there be a redirection of **Hazard Mitigation Grant Program** (HMGP) and **Flood Mitigation Assistance** (FMA) Program funding to target repetitive loss buildings. These two programs have been explained in detail in previous newsletter articles, but the following overview may refresh your understanding of them.

The HMGP assists in implementing long-term hazard mitigation measures following a *Presidential Disaster Declaration*. The HMGP can provide up to 75% funding for eligible project costs. The FMA provides Planning Grants and Project Grants to develop or update flood mitigation plans, and implement measures which reduce flood losses. This program also allows up to 75% federal funding for eligible projects. The FMA does require that structures addressed are insurable under the NFIP. The advantage of the FMA is that it is a pre-disaster program. In order to best prepare your community for these competitive funding sources you will need to know if your community has repetitive loss properties.

While that may sound like a relatively simple thing to determine, there are some challenges. Much of the repetitive loss information concerning property owners and damage amounts has historically been protected by privacy law and not available to local floodplain managers and state officials. Also, since the NFIP and disaster assistance funds have borne the brunt of these repeat losses and damage, many communities have not realized the collateral cost they incur. Therefore, there has not been much local interest in reducing the repetitive loss structures.

For example, if structures are flooding there will be public assistance costs for evacuation, rescue, debris removal and general clean-up. Often times infrastructure that floods repeatedly needs more frequent repair and replacement, this means capital dollars may be expended over and over for the same bridge, culvert or utility repair. Another collateral impact results if your community's tax base (local commerce and industry) are closed temporarily or permanently relocated because of flooding.

At this time we are not able to provide much more detail on the exact impact of the new focus on repetitive loss reduction, but we can alert you to the fact that this topic is sure to become more prevalent in the coming months. Stay tuned for updates and possible strategies in which Ohio communities and the state coordinating office may be involved. 💧





Ottawa County Flood Mitigation & Recovery Exercise

By Andrew Reimann, Environmental Specialist
Division of Water Floodplain Management Program

On September 14, 1998, ODNR, Division of Water held a flood Mitigation & Recovery exercise in Port Clinton, Ottawa County. The purpose of the exercise was to provide Ottawa County public officials with an interactive training exercise to preview the issues and problems they would face from a flood event, starting with the issuance of a flood warning to a period approximately two years after the flood event.

In attendance were representatives from the Ottawa County Emergency Agency, County Health Department, County Building Inspector, County Regional Planning Commission, and the Ohio Emergency Management Agency, and the Red Cross.

The exercise was organized into a series of tasks that were completed in a specific sequence. Each task resulted in a product that often provided the input for subsequent tasks. The first section at the exercise was designed to educate staff members about their likely tasks after a damaging flood event.

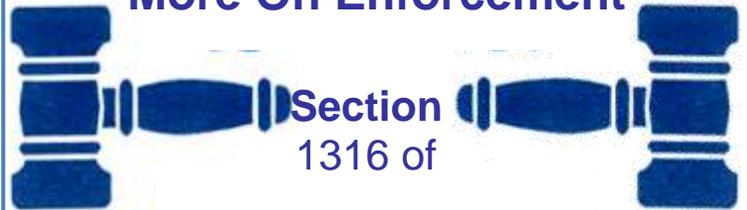
Starting with a flood warning, participants had to determine how to respond to the warning and what areas to evacuate. Emergency shelters are opened, and preliminary flood damage estimations must be completed. Restoration of essential community services is critical, including providing emergency water, reestablishing traffic routes, identifying emergency housing and businesses locations. Damage to water, sewer and electrical utilities must be assessed.

The actions listed above set the stage for the next section of the exercise-adopting policies for repair of damaged buildings and adopting procedures to process floodplain development permits for repairs and reconstruction of damaged structures. Finally, the exercise ended with participants identifying planning opportunities and defining mitigation

actions that can be taken beforehand to avert flood damage and prepare for long-term recovery.

As with any exercise, the Ottawa County Flood Mitigation and Recovery exercise represented a first step. The primary value of the exercise was in the process rather than in the final product, specifically a substantial increase in communication and coordination that was established between the County Emergency Management Agency, the County Floodplain Administrator, County Planning Commission, and the County Building Department. By learning about the process and problems involved with a major flood event, Ottawa County should be better prepared for potential flood events. They now have identified actions they can take to reduce potential flood damage in the future. 

More On Enforcement



Section
1316 of

the National Flood Insurance Act of 1968

(Denial of Flood Insurance Coverage for Violations)

By Michael K. Gease, Senior Environmental Specialist, Division of Water Floodplain Management Program

Section 1316 of the National Flood Insurance Program (NFIP) Regulations is an effective tool for communities pursuing structural violations of locally adopted floodplain management regulations. Under Section 1316, found at Part 73 of the NFIP Regulations, the Federal Insurance Administration, an arm of the Federal Emergency Management Agency (FEMA), can deny flood insurance coverage on a structure built in violation. Some property owners may, at first glance, consider such a sanction a blessing; since the owner would not be able to obtain, and hence not have to pay premiums on, an NFIP flood insurance policy. However, denial of flood insurance under Section 1316 would have serious ramifications for a property owner. For example, flood insurance coverage would not be available under the NFIP for the life of the

structure. This means that federally backed loans for purchase, refinancing, damage repair or improvements of buildings in identified Special Flood Hazard would not be available. Federal and state flood disaster assistance would be severely limited to, in most cases, obtaining only emergency based temporary housing and other immediate necessities after a flood.

In order for communities to request a Section 1316 denial of flood insurance from FEMA, a community must follow certain procedures and document that the community has attempted to remedy the violation to the maximum extent practicable, including pursuit of full legal and administrative remedies. Section 73.3(d) of the NFIP Regulations states:

A valid declaration shall consist of:

(1) The name(s) of the property owners and address or legal description of the property sufficient to confirm its identity and location:

(2) A clear and unequivocal declaration that the property is in violation of a cited State or local regulation, or ordinance:

(3) A clear statement that the public body making the declaration has authority to do so and a citation to that authority;

(4) Evidence that the property owner has been provided notice of the violation and the prospective denial of insurance: and

(5) A clear statement that the declaration is being submitted pursuant to section 1316 of the National Flood Insurance Act of 1968, as amended.

A Section 1316 action should be considered as a last resort, to impose a prohibition of flood insurance on a structure that has not been brought into compliance with the NFIP minimum flood protection standards despite the best administrative, enforcement, and legal actions taken by a community. Obtaining a Section 1316 declaration on a violation is one method a community can use to show FEMA that a structural violation has been remedied to the maximum extent practicable. The

use of Section 1316 may be an especially effective tool in communities with zoning, since the Section 1316 action could be compatible with a local declaration of a structure as a *nonconforming* use.

Communities interested in pursuing such an action are encouraged to contact the Floodplain Management Program for assistance. The complete copy of Part 73, Section 1316 of the NFIP Regulations can be viewed at FEMA's website at www.fema.gov or by contacting the Division of Water at (614) 265-6750. 



Most Local Floodplain Officials have heard of flood hazard determination companies, but many have not been in direct contact with them. We asked Geotrac's Terri; Brutsche to write the following article to explain what they do and how they do it.
Editor

Geotrac: Helping Lenders Comply with NFIP

By Terri; Brutsche, Resource Analyst
Geotrac Norwalk, Ohio

According to the most recent National Flood Insurance Program (NFIP) data*, less than 14 percent of Ohio structures in high flood risk areas are insured against flooding. Norwalk-based Geotrac is working to improve those statistics. By providing lending institutions with accurate, up-to-date flood zone information, Geotrac enables lenders to tell their mortgage customers exactly how much flood insurance is required.

Geotrac has been helping lenders comply with NFIP regulations since 1978 and has grown into one of the nation's largest flood zone determination companies. In January, the American Bankers Association (ABA) awarded Geotrac the exclusive ABA endorsement for flood compliance services. To earn this endorsement, Geotrac was required to meet stringent quality and performance criteria.

Geotrac is one of the few flood determination providers that tracks and reports loans affected by NFIP Community Status changes. Geotrac's life-of-loan services track flood determinations for FEMA map revisions and Community Status changes over the entire life of a loan. Geotrac also provides reporting elements for the Home Mortgage Disclosure Act (HMDA), including codes for state, county, Metropolitan Statistical Areas, Census Tracts, and Block Numbering Areas.

To complete a flood zone determination, all Geotrac requires is a valid street address. For maximum accuracy, Geotrac pinpoints the structure itself, not the boundary lines of the property. Geotrac's flood zone determination process combines automated and manual techniques. Almost 9 out of 10 valid addresses can be processed automatically in less than two hours. The small fraction that needs further research can usually be completed in two to three days. Geotrac has also developed GeoCompass, a Windows-based CD ROM product that enables lenders to order, deliver and print flood zone certifications from their desktop.

Geotrac's determinations integrate a variety of data sources that are continually maintained and updated. These include Flood Insurance Rate Geographic Information System databases; tax maps, aerial photographs, and on-site inspections. Each structure that is determined to be in a Special Flood Hazard Area is reviewed for Letter Of Map Amendment (LOMA) or Letter of Map Revision (LOMR) information. Geotrac has developed a LOMA/LOMR database that contains all Letter of Map Changes as identified by FEMA. Geotrac is one of only a few companies that Fannie Mae and Freddie Mac use for flood compliance auditing.

Geotrac is constantly developing new ways to make obtaining flood zone determinations as fast, accurate and convenient as possible for lenders. Helping lenders ensure NFIP compliance is Geotrac's contribution to effective management of the nation's floodplains.

For questions concerning this article or Geotrac call Terri at 1-800-436-8722. 

*NFIP Sales Penetration Report, February 28, 19



New Model Regulations Available

By Michael K. Gease, Senior Environmental Specialist, Division of Water Floodplain Management Program

The Floodplain Management Program is pleased to announce the release of the revised *Special Purpose Flood Damage Prevention Ordinance and Resolution*, dated September 1998. The new model regulations replace versions we provided to Ohio counties and municipalities since 1991. The Federal Emergency Management Agency has approved the new model regulations in compliance with the minimum regulatory criteria of the National Flood Insurance Program (NFIP). The long-awaited documents contain several key revisions important to many flood prone communities in the state. Among the revisions are a revised format, new and revised definitions, and a severability clause (if one provision is stricken by a legal decision, the remainder of the document is still enforceable). Variance provisions have been relocated to the end of the document for ease of interpretation and administration, and the commentary, or explanatory notations, have also been revised. These revisions strengthen the administrative and enforcement provisions of the regulations.

Among the most important revisions was the change in the *Substantial Damage* definition to reflect changes in the NFIP Regulations. Under the *National Flood Insurance Reform Act of 1994*, *Substantial Damage* has been redefined to include not only structures that have sustained damage to the extent of at least 50 percent or more of a structure's pre-flood market value, but also structures sustaining flood-related damage on at least two occasions in a ten-year period, where the average cost of repairs at the time of each flood event equals or exceeds 25 percent of the market value, or cumulatively more than 50 percent (*i.e.*, *substantial damage*). These types of structures are considered repetitive losses under the NFIP. As many of you know, once a structure in an identified Special flood

Hazard Area is substantially damaged, it must be brought into compliance with the local ordinance or resolution and protected from future flood damage. In order for owners of structures considered *repetitive losses* to participate in the NFIP's **Increased Cost of Compliance (ICC) Program** in which flood insurance policy holders can be reimbursed for up to \$15,000 to make repairs that bring a structure into compliance, communities must have a revised *substantial damage* definition (and a process for tracking cumulative flood damages) in the local floodplain management regulations.

The Floodplain Management Program is already providing the new model regulations to communities in routine contacts involving regulatory issues. To obtain a printed copy of either the model Ordinance or Resolution, or for more information on substantial damage and the ICC Program, please contact the Division of Water at (614) 265-6750. 

NOW AVAILABLE:

Substantial Damage Determinations: A guide for local officials



By Christopher M. Thoms, Senior Environmental Specialist, Division of Water - Floodplain Management Program

In addition to the new model regulations (see article above), We are pleased to announce the release of the ***Substantial Damage Determinations: A guide for local officials***. This guide—created by our staff—is offered in response to the need made apparent following the recent floods where local officials were almost overwhelmed with unfamiliar flood recovery procedures as with flood waters. This guide is intended to provide readily accessible information and tools to conduct post-flood damage inspections, substantial damage determinations, and documentation of NFIP compliance.

To obtain a copy of the guide, please contact the Division of Water at (614) 265-6750. 

Another Brick in the (Flood) Wall



By Jaime Best, Environmental Specialist Division of Water· Floodplain Management Program

Greetings! I'm the newest member of the Division of Water's floodplain management, and I'd like to take this opportunity to introduce myself to you. While I am new to the Division of Water, I have been an employee of the Ohio Department of Natural Resources (ODNR) for just over four years. My previous work experience includes employment with both the Division of Civilian Conservation Corps (CCC) and the Division of Real Estate and Land Management (REALM). I served the state for the past two and a half years in REALM's Coastal Management Program as the Submerged Land Coordinator. My responsibilities in that capacity were mainly to balance the public's interest in the lands and waters of Lake Erie with the wise use and development of its resources.

I've been asked to provide a newcomer's viewpoint of floodplain management based upon what I've learned about the program in my brief tenure. The words that instantly spring to mind are complex, economically/socially vital and emotional. Complex primarily because of the need to coordinate a federal effort through a state representative to individual communities and property owners in a way that is easily understood and accepted. Economically vital due to the staggering amount of money spent each and every year by our nation to protect or recover from flood disasters. Socially vital because of the potentially devastating effects of floods in numerous communities, including loss of life and property, and the potential benefits to be gained from the proper use and development (or lack thereof, as appropriate) of our floodplains. The emotional aspect stems mainly from the fact that a lot of our efforts will come, unfortunately, after a flood event occurs. The property owners and local officials affected by the event will, I would imagine, be quite shocked and upset by the aftermath.

Trying, as an outsider, to explain that a community should be redeveloped in a certain way in order to avoid similar effects in the future, as well as the need to purchase flood insurance to protect one's home and valuables during this period could be tricky, I would say.

I realize that my new position will be challenging. I must show both patience and professionalism in endeavoring to convince individuals that voluntary compliance with flood protection standards and the purchase of flood insurance is in both their and the community's best interests. I also believe that I now share a considerable responsibility in responding to these flood events effectively and efficiently. This realization can be a bit overwhelming to a rookie (especially considering the potential for flooding this season due to the heavy winter precipitation - I may well be in for a *baptism by flood* as my new boss told me with a grin).

I also expect the job to be very rewarding. Aiding communities in their efforts to protect themselves from economic and emotional hardship, and potentially preventing the loss of human life is quite an attractive incentive for success. In addition, protecting a historically undervalued resource from further degradation would be of significance to me. Other enticing job responsibilities include: encouraging the use of the floodplain as open space (parks, greenways, etc.), promoting habitat protection / restoration projects and selling important beneficial aspects of the floodplain to communities participating in the National Flood Insurance Program. There is, admittedly, an enormous amount of work to be done, but there is also so much to be gained through success. That fact, in and of itself, is immensely alluring to me.

I would again like to express my gratitude for this opportunity to say hello. I look forward to working with you all to ensure that Ohio's floodplains, and the communities linked with them, receive the attention and care they deserve. 



Upcoming Agent Seminars in Ohio

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

February 18	Cleveland	Agent Only*
April 13	Toledo	Agent Only*
April 14	Dayton	Agent Only*
April 15	Columbus	Agent Only*
May 12	Cincinnati	Agent Only*
May 13	Cuyahoga Falls	Agent Only*

(* No Lender Sessions are scheduled yet)

For more information call:

Rich Slevin, Regional
Marketing Manager
for the NFIP at
(630) 955-4550



To Obtain Copies of your community's
Flood Maps
&
Flood Insurance Studies, Call
1-(800) 358-9616



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The Antediluvian is produced by the Division of Water and is supported by funding through FEMA Cooperative Agreement as part of the Community Assistance Program - State Support Services Element of the National Flood Insurance Program. The contents do not necessarily reflect the views and policies of the federal government.

Christopher M. Thoms, Editor.



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

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