

The Antediluvian

OHIO'S FLOODPLAIN MANAGEMENT NEWSLETTER

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One for All, All for One - Ohio's Disaster Response Project

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ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

While floodplain management is a local responsibility, local floodplain managers can and should ask for help when needed. Do you know what help is available to you and your community?

Most Ohio floodplain managers are familiar with ODNR's Floodplain Management Program office and call us to discuss a wide range of floodplain management topics. They know that a wealth of floodplain management information is available by visiting www.dnr.state.oh.us/waterflood/pln/ or by calling our office at 614-265-6750.

Before a disaster, every local floodplain manager should be familiar with the other floodplain and emergency managers throughout their own counties. During and following a disaster event, community officials should work with their counterparts, particularly their county emergency management agency (EMA). Your EMA coordinates activities to prepare for, respond to, and recover from natural and man-made disasters. The roles of the local floodplain manager and the county emergency manager are complimentary and should be coordinated.

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Status of the National Flood Insurance Program

By CYNTHIA J. CRECELIUS, CFM, PROGRAM MANAGER
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Since Hurricane Katrina, there has been no shortage of speculation and assessment about the performance of FEMA and the value of flood insurance. Many of the opinions are not supported by true evaluation, factual accounts or understanding of the scope and intent of the National Flood Insurance Program (NFIP). However, they are published and continue to receive media attention as though they were valid. The United States Senate Republican Policy Committee has just released a policy paper that included excellent background information and some constructive recom-

mendations for how to improve federal flood insurance. The facts are worth sharing and I hope that you won't let the political affiliation noted in the title divert your attention from the findings and strategies for improving a basically good program. The complete policy paper "National Flood Insurance: Crisis and Renewal" can be viewed at <http://rpc.senate.gov>. The following points taken from the paper, focus on what the NFIP was intended to do and how it can be done better.

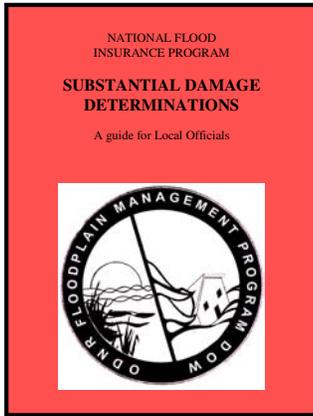
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MISSION STATEMENT: The Mission of the Floodplain Management Program is to provide leadership to local governments, state agencies, and interested parties toward cooperative management of Ohio's floodplains to support the reduction of flood damage and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

(Continued from page 1) **One for All, All for One - Ohio's Disaster Response Project**

Substantial Damage Determinations

Following a disaster, damage assessments are crucial for ensuring that local flood safety standards are correctly applied to the repair or replacement of structures in the floodplain.



To assist local floodplain managers to conduct these determinations, we offer the newly updated, *NFIP Substantial Damage Determinations: A guide for local officials* (available to download at: www.dnr.state.oh.us/water/floodpln/S_Damage_06.htm).

When a disaster overwhelms the local floodplain manager's ability to assess the damage, those other floodplain and emergency managers in your area may be able to assist. Even when the combined ef-

forts of the communities and county are not enough, there may be more help available through Ohio's Disaster Response Project.

OBOA's Disaster Response Initiative

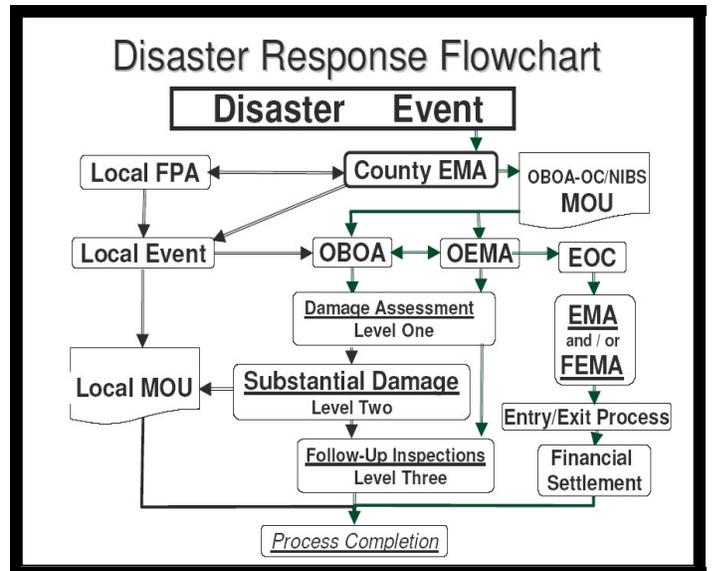
In response to the string of Ohio flood disasters in the 90's, the Ohio Building Officials Association (OBOA) and Ohio Council of the National Business Sciences (OC/NIBS) undertook to develop a disaster response initiative stating, *To the extent possible, OBOA shall respond to federal, state, or locally declared disasters with trained, knowledgeable personnel in order to supplement and support local jurisdictions affected* (see *The Antediluvian* Volume XI, Issue 1 article, *Disaster Response: Help for Today-Planning for Tomorrow*).

In support of the Disaster Response Project, officials from ODNR, the Ohio Emergency Management Agency (OEMA), and OBOA have trained building inspectors from around the state to assist communities with their disaster assessment, using the three-tiered assessment process described below. The project started with flooding - the most common natural hazard across Ohio - but now includes a multi-hazard response capability.

LEVEL ONE damage assessment captures the overall scope of the disaster.

LEVEL TWO is used to recover in compliance with local safety regulations. Damage (from any cause) in a federally identified floodplain triggers the substantial damage assessment process.

LEVEL THREE offers communities additional expertise to customize an appropriate response to their identified risk reduction needs.



When and Who to Call

When the scope of a disaster reasonably exceeds a community's capacity to conduct damage assessments in a timely, efficient manner, the local floodplain manager can request assistance by contacting their county EMA office. If the need exceeds the county's resources, the county EMA then relays the request to OEMA. Working with OBOA, OEMA determines which of the Disaster Response Project-trained OBOA inspectors are available for your area. In 2004 alone, OBOA inspectors assisted with hundreds of post-flood inspections.

A Shared Commitment to Recovering Smarter

A *Memorandum of Understanding* (MOU) between OBOA and the community is signed by the community's chief executive officer. The MOU not only formally requests the damage assessment assistance but it recognizes the importance of the service provided by the OBOA teams. It is an acknowledgement that community officials understand the scope of inspections and standard levels of service. It affirms that the local floodplain manager is and remains the lead in their local NFIP-responsibilities.

As that lead and host, the local floodplain manager should provide the OBOA teams with some basic information. The nature and extent of the information will vary with the size of the disaster. Generally, the local floodplain manager should provide directions to and identify the area(s) and buildings (if known) to be inspected. Disasters sometimes obscure street signs, so give usable directions for teams who may not be familiar with your area. Remember, substantial damage determinations are only done for structures in your federally-identified regulatory floodplains. Structures outside those regulated areas, even if flood-damaged, are not subject to this inspection process. As appropriate, provide IDs with local contact number so your citizens can be assured that the teams are working with their community officials and can contact those officials to know what steps they need to take to recover in compliance with your local laws. Also, as appropriate, provide reliable phone numbers to the OBOA teams so they can

regularly check-in with your office to report their progress. It's helpful to know of areas where cell phones can and cannot connect in your area. Provide the teams with the **Percent Damage Field Estimate Form** from our guide (see above) to have standardized site-specific information that is the basis for sound recovery decisions. Announce a location for the teams to start from and return to, to file their paperwork, debrief, and get their next day's assignments.

Currently, the expenses of the OBOA teams are not reimbursed by FEMA (we are still pursuing this). The home communities of many team members may "loan" their employee for the purpose of inspections but you should check with OBOA for specifics. Considering the benefits of having skilled professionals come to their aid in time of need, some communities provide for all or part of the related fuel, food, and lodging expenses of the OBOA teams.

Ohio's Disaster Response Project can build local capability for development review, code enforcement, and risk reduction planning while helping local decision-makers to promote and support safer and smarter floodplain management. It is a partnership that benefits all of Ohio by offering help to each community in Ohio, *un pour tous, tous pour un*.



(Continued from page 1) **Status of the National Flood Insurance Program**

The Intent:

Congress created the National Flood Insurance Program in 1968 (“National Flood Insurance Act of 1968” – P.L. 90-448) to address three goals: provide property insurance coverage (for flood damage) in the absence of such a private insurance product; reduce taxpayer funded disaster assistance following floods; and reduce overall property flood damage through floodplain management. Floodplain management is a strategy for making decisions about proposed development and land use related to an area’s risk of flooding. Flood maps, showing high-risk areas and flood protection standards, designed to reduce risk through performance, are part of the National Flood Insurance Program design.

Private insurers did not create products to underwrite flood risk for some very good reasons.

- ✓ Losses are highly likely in low-lying and coastal areas.
- ✓ Consumers are drawn to areas near water, but not willing to pay premiums to cover the risk of frequent flooding.
- ✓ Property-owners in low-risk areas were not likely to support coverage priced at a pooled rate, meaning policyholders with different exposures wanted different premium rates.
- ✓ Reserves to support the payment of claims are difficult to build with risks that are catastrophic like floods.

With no flood insurance coverage option prior to 1968, property-owners impacted by flooding grew dependent upon federal disaster assistance. The unpredictable nature of flood disasters drove the idea of a way to “pre-fund” the losses/compensation needed for property-owners. Flood insurance was initiated as a voluntary option and participation remained low during the early years. The “Flood Disaster Protection Act of 1973” – P.L. 93-234 was the first of several reform actions that moved the Program in the direction of “pre-funded,” “self-sustaining” insurance that would relieve some of the taxpayer burden following flood disasters.

As with any insurance, the premiums and management of cost were related to the risk and exposure. For this reason, the NFIP limited flood insurance availability to only communities where floodplain management regulations (performance standards to reduce risk and control land use) were adopted and enforced. The media and many communities often fail to see this important

risk management connection.

Observation showed that communities with likely risk were not pre-funding their own disaster assistance needs when the insurance rates were risk-based prior to the 1973 reforms. Also, most communities were not voluntarily adopting the flood protection and land use management regulations. The 1973 reform actions included subsidies for buildings built prior to the publishing of flood hazard maps, and mandatory purchase of insurance requirements for structures in flood hazard areas tied to federally backed loans. These strategies started to achieve the desired results of more insurance coverage and better floodplain management through participation in the NFIP.

The subsidies did what they were intended to do, increase participation; however, they prevent the NFIP from being sustainable. Congress’ review has determined that approximately 26% of the policyholders pay subsidized premiums, and that the premiums pay only 35-40% of the risk-based rate. Since 1988, the NFIP has remained solvent by setting premium rates to cover expenses and losses for a “normal year.” Using this approach it has been unable to build the needed reserves to anticipate catastrophic impacts like the 2005 hurricane season. The NFIP can continue operation because of its borrowing authority and emergency supplemental appropriations from Congress. Since it was not designed as a private insurance carrier that would charge full risk-based rates and develop reserves to meet catastrophic losses, the bankruptcy of the NFIP after a season like 2005 should not be a surprise.

The Problems:

In addition to looking at the solvency of the NFIP, the policy paper suggests that there are some other key problem areas that can be improved.

- ✓ Some have suggested that the NFIP encourages commercial and residential development in areas likely to flood – more assets are exposed and potential for economic loss is increased.
- ✓ Even mandatory purchase provisions have not effectively increased the percent of at-risk structures covered by flood insurance – vulnerable property owners are not insured.

- ✓ Flood insurance payment is often not complimentary with other types of disaster assistance such as programs designed to acquire or relocate damaged structures.
- ✓ Lender non-compliance with enforcement of mandatory purchase impacts policy growth because of non-renewals and lapses in current policies.
- ✓ Property owners don't understand their chance of flooding.
- ✓ Floods can happen anywhere, but property owners have come to equate risk only in the regulated and mandatory purchase "special flood hazard areas."
- ✓ Risk-based prices may prevent some low income property owners from purchasing flood insurance.
- ✓ Flood insurance is only one of many sources of federal disaster assistance, and requires payment.
- ✓ Flood losses are tax-deductible – flood insurance premiums are not.

Proposed Reforms:

Congress is focused on making sure that the operation of the NFIP will not increase the burden on taxpayers in the future. Some have suggested eliminating the Program, but this would not reduce taxpayer burden since flood victims, not compensated by flood insurance, are likely to receive direct FEMA grants and other forms of federal disaster assistance. If the NFIP were limited or ended, the federal government would still incur expenses related to flood damage, but it would come from sources other than the NFIP. As currently structured, the premiums provide the U.S. Treasury with income to help meet claim payments. The policy paper identified the NFIP as "...the only available mechanism to pre-fund future flood disaster payments and to provide affected property-owners with a clear and orderly process through which they may be reimbursed for flood damages,...." The challenge assigned to Congress (through reform) is to find ways that will strengthen the NFIP finances, stop encouragement of risky commercial and residential development, and make the nation overall less subject to economic impact from flooding. A tall order to be sure! The policy paper makes some initial suggestions based upon thorough evaluation and factual assessment of NFIP. The following is a summary of the recommendations.

- ✓ Phase out the annual subsidies to Pre-FIRM and repetitive loss properties.

The "Flood Insurance Reform Act of 2004" – P.L. 108-264 included actions focused on reasonable reduction of the subsidies for repetitive loss properties for owners who refuse mitigation opportunities.

- ✓ Grow the number of policyholders and annual premium income.

This involves making sure people understand the flood risk for their location (mapped and unmapped, and residual risk behind protection structures), better enforcement of the mandatory purchase provisions, and proposed expansion of the mandatory purchase to areas beyond the 1% annual chance floodplain with risk of flooding. New ways of discussing and demonstrating how likely it is that a property will flood in a given amount of time are needed. For example, the "100-year" flood actually has a 1% chance of happening any given year. If you are a property owner residing in a 100-year floodplain, over a 10- year period, there is a 9.6% chance that you will experience the 1% annual flood. The chance increases to 22% in 25 years, 39% in 50 years, and 86% in 100 years! In other words, the chance of the flood happening to 100-year floodplain properties is very likely. The "Flood Insurance Reform Act of 2004" also included suggested actions for creating education and outreach materials that are clear and more easily understood by policyholders.

Because development and land uses are constantly changing, the identification / mapping of the flood hazard areas is not static. Due to the knowledge of and acceptance of flood maps in the thirty plus years of the Program's existence, people have come to expect floods in the hazard areas. However, they mistakenly assume floods will only occur in the mapped areas. They do not equate the dynamic nature of a watershed and our development patterns as a cause for constant maintenance of the flood hazard information provided by FEMA. The Map Modernization effort is an approach for correcting both reality and perceptions concerning the accuracy and currency of flood hazard maps (see related article on page 8).

- ✓ The NFIP needs flexibility to increase rates and the ability to set rates at a level that will build reserves.

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(Continued from page 5) **Status of the National Flood Insurance Program**

Private insurance carriers do these things as normal business procedure. A sustainable national flood insurance program must have a broadened risk-management strategy. The borrowing authority from the U.S. Treasury allows it to meet financial obligations, but not to become self-sufficient.

- ✓ Compliance with mandatory purchase provisions and floodplain management regulations must be improved.

The policy paper suggests that the NFIP is a type of

social insurance program that allows everyone to benefit and share in the management of a risk that can be catastrophic. There will be actions needed from federal, state, local, private, and public sector partners to help make the NFIP a better program. Consider the suggestions of this policy and at least become informed on the intent and purpose of the NFIP as a program that will help your community and citizens to survive future floods with less loss of property and economic hardship. Keep your eye out for impending reform actions!



Have we learned nothing?

BY JAMES LEE WITT, CHAIRMAN OF WITT ASSOCIATES

[Editor's Note: Reprinted from the **St. Louis Post-Dispatch** of April 22, 2005. This article is reprinted with permission]

Plans for a new levee at St. Peters (Missouri) defy the harsh lessons of the 1993 floods.

Just over a decade ago, the Midwest experienced the costliest flood in the nation's history: the Great Midwest Flood of 1993. It came just one month after I was appointed director of the Federal Emergency Management Agency (FEMA).

The flood of '93 had a profound effect on me and my administration. Because of it, we pursued an aggressive program of flood-prone property acquisition and relocation. By purchasing properties that were repeatedly flooded, we saved taxpayers millions of dollars when floods ravaged the same Midwest area in 1995.

Today, the city of St. Peters seems to have forgotten the heartache of 12 years ago. They want to spend \$22.5 million to build a levee to protect a proposed Lakeside Business Park. This proposed levee would be built within the regulatory floodway.

Building inside this floodway would essentially undo the progress that has been made in floodplain management, progress such as the buyout of 7,700 properties in 1993 that took thousands of people out of harm's way. Not only did it move thousands to safer locations, but it also allowed the wetlands to be used

as a natural sponge, which is what nature intended, instead of pushing water somewhere it wasn't meant to be.

As currently proposed, the St. Peters levee would extend approximately 1,500 feet into the existing regulatory floodway of the Mississippi River. The city claims that it can demonstrate that the project won't have an effect on the "base flood elevation." This defies common sense:

A floodway floods; any man-made structures within a floodway displace large amounts of water. Displaced water leads to higher flood elevations. And higher flood elevations lead to the flooding of homes, towns, cities, farmland and infrastructure both up and down the waterway.

Displacing large amounts of water in the floodplain contradicts the campaign of the Association of State Floodplain Managers for "No Adverse Impact," which was intended to raise awareness that we are all in this together and that the actions of one community should not adversely impact nearby communities; in this case, communities along the Mississippi and Missouri Rivers.

Dr. Nicholas Pinter, author of "One Step Forward, Two Steps Back on U.S. Floodplains," describes the St. Louis

region as the epicenter of dramatic increases in floodplain development. As the title suggests, after billions of taxpayer dollars were spent to move folks out of harm's way - a step forward - it is a big step back to now spend millions to start moving folks back in. The bigger step back will come when the next flood reminds us - the hard way - of the kind of devastation that follows.

Maybe now would be a good time to remind city officials and the levee supporters who are not heeding the lessons of the past of the costly results of the '93 flood:

- Nine states experienced major flooding: North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa, Missouri, Wisconsin, and Illinois.
- Hundreds of levees failed along the Mississippi and Missouri Rivers.
- Fifty people died.
- Tens of thousands of people were evacuated, some never able to return to their homes.
- A total of 534 counties in 9 states were declared eligible for federal disaster aid; 168,340 people registered for federal assistance.
- Damages reached close to \$16 billion.
- Approximately 10,000 homes were com-

- pletely destroyed.
- Approximately 75 towns disappeared under flood waters.
- Approximately 15 million acres of farmland were inundated.
- Barge traffic on the Missouri and Mississippi rivers was halted for nearly 2 months.
- Bridges were out or inaccessible on the Mississippi River from Davenport, Iowa, downstream to St. Louis, Missouri.
- Bridges were out on the Missouri River from Kansas City downstream to St. Charles, Missouri.
- Ten commercial airports were flooded.
- All Midwest railroad traffic was halted.

The victims of this horrible disaster surely remember it. I certainly do. And with 25-plus years of experience in disaster management, I hope that the citizens of St. Peters will believe the experts, rather than those who have forgotten the lessons of the Great Midwest Flood of 1993.

James Lee Witt is a former director of the Federal Emergency Management Agency and has been working with the Great Rivers Habitat Alliance to promote sensible floodplain management practices. James Lee Witt Associates is a crisis and emergency management consulting firm.



“Making Strides in Floodplain Management?”

Are you a local official who has improved floodplain management in your community, even in a small way? Have you worked with a consultant who exceeded your expectations? Have you received assistance from a federal or state employee that really made a positive impact on your work? Perhaps you think that OFMA’s Recognition Awards are a great idea, but the categories aren’t a perfect fit? Then take this opportunity to nominate someone you know (or even yourself) for **“Making Strides in Floodplain Management”**! We’ve all seen small deeds go unnoticed. In an effort to recognize some of these small deeds that have helped promote community floodplain management, the **“Making Strides in Floodplain Management”** honor has been developed.

To recognize someone for **“Making Strides in Floodplain Management”**, contact Alicia Silverio at 614-265-1006 or send an e-mail to: alicia.silverio@dnr.state.oh.us with:

- The nominee’s name, affiliation, address, and phone number.
- An explanation why the individual or group is being nominated (including how they improved floodplain management in their community).
- Name, affiliation, address, and phone number of the person submitting the nomination.

FEMA's Mid-Course Adjustment: How Did it Impact Ohio Map Modernization?

By JONATHAN SORG, CFM, ENVIRONMENTAL SPECIALIST
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

Since 2002, ODNR and FEMA have been working cooperatively to implement the nationwide modernization of flood hazard maps and flood studies in Ohio. Priorities for mapping and metrics for the multi-year schedule were set by FEMA with input from ODNR. In the early part of March, FEMA handed down Map Modernization's Mid-Course Adjustment (MCA) in response to the findings contained in a 2006 Congressional Report. This was an attempt to change the course of Map Modernization to better realize FEMA's goal for the program: produce quality and updated Digital Flood Insurance Rate Maps (DFIRMs) in order to reduce future flood losses nationwide.

Along with this MCA, came a change in the national metrics set for Map Modernization. Table 1 (shown below) shows the program's original and adjusted courses for each metric.

FEMA's MCA impacted Ohio in various ways. First, it reassured us that every county in Ohio is projected to get a DFIRM. This means that every county and community should have access to digital flood data and new flood maps, which is imperative for effective floodplain management. In terms of new studies,

Ohio was not impacted at all. Previous projections suggested only a limited number of new studies; the MCA suggested the same. Most of the effective flood hazard areas in Ohio will be adjusted to fit best available topography, thus meeting the 2005 Floodplain Boundary Standard. However, studies for new stretches of streams will be few and far between. New studies can be accomplished with local community or county funds given the tight federal and state budget for Map Modernization.

One negative impact of the MCA is county prioritization and funding. The specific counties beginning flood map modernization changed from the previous schedule set in December of 2005. Funding was changed as well so that Ohio will meet the new national metrics. Through the MCA, FEMA attempted to reallocate funds based on flood risk: more flood risk meant more funding. However, FEMA's attempt was predominantly based on stream miles and population. The ODNR Floodplain Management Program (FMP) took this a step farther and applied relative flood risk using Ohio-specific information such as population change, number of flood disasters, number of claims, and floodplain structure inventory. By using these variables, we were

Table 1. New National Map Modernization Metrics Set by the MCA

National Metric	Original Course	Adjusted Course
Digital Map Metric		
% of land area of the continental U.S. covered by digital flood maps	100%	65%
% of U.S. population covered by digital flood maps	100%	92%
Floodplain Boundary Standard Metric		
% of mapped stream miles meeting the 2005 Floodplain Boundary Standard	57%	75%
% of population covered by maps meeting the 2005 Floodplain Boundary Standard	32%	80%
Floodplain Study Metric		
% of mapped stream miles with validated, new, or updated engineering analyses	22%	30%
% of population covered by maps with validated, new, or updated engineering analyses	15%	40%

able to establish a more defined relationship between sequencing and relative flood risk. Therefore, funding levels accurately represent the flood risk present in Ohio counties. Figure 1 shows county prioritization as changed by the MCA and ODNR. “Year Scoped” represents the beginning step of flood map modernization for a county.

The MCA also impaired ODNR’s vision for flood map modernization in Ohio. In the State’s plan for accomplishing Map Modernization, ODNR identified some minimum thresholds for quality to result in accurate, updated DFIRMs. The following guidelines may not be fully met with FEMA’s adjustment to the program:

- All watercourses with a drainage area greater than two square miles should have the associated flood hazard area identified.
- All flood hazard areas that are currently identified as Zone A (approximate) should—at a minimum—be converted to Zone A (Enhanced) using automated techniques.
- Detailed flood studies should be conducted on all watercourses within incorporated municipalities and within the extraterritorial jurisdiction of those communities.
- Existing detailed flood studies in areas with significant growth rates during the past ten years should have the hydrology and hydraulics rechecked.

The guidelines do not represent unrealistic goals; rather, as a whole they comprise a pragmatic approach for updating flood hazard data given the limi-

tations of funding and time. Overall, the MCA is an attempt to push Map Modernization in the direction of FEMA’s overall goal for the program. Yet, difficulties still remain. Metrics have changed midway through the program, creating inconsistencies in the new mapping. Also, national metrics have become the priority rather than updated flood hazard data and quality maps; meeting national metrics does not ensure quality and accuracy for many communities. Local involvement is crucial to make the new flood

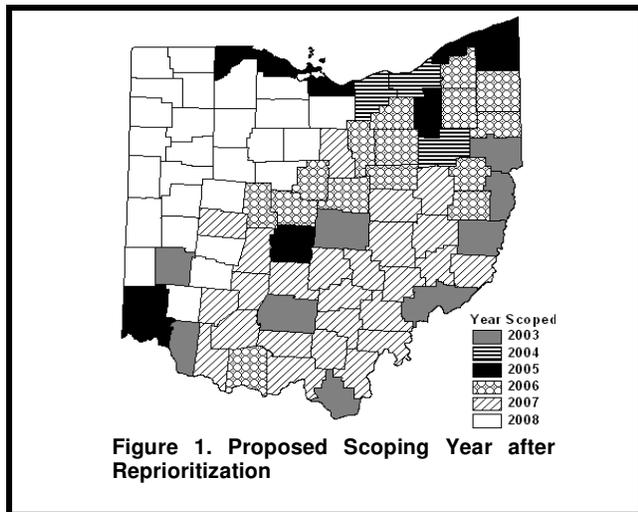


Figure 1. Proposed Scoping Year after Reprioritization

maps as accurate and high-quality as possible. ODNR will be incorporating the new sequencing (or prioritization) for Ohio communities on the following website: <http://www.dnr.state.oh.us/water/floodpln/map.modernization/>.

If you have any questions, please contact Jonathan Sorg, CFM, at 614-265-6780 or e-mail jonathan.sorg@dnr.state.oh.us.



2006 Ohio Statewide Floodplain Management Conference

Mark your calendars! The 2006 Ohio Statewide Floodplain Management Conference is scheduled for Wednesday, August 30th to Thursday, August 31, 2006 and will be held at the Marriott North in Columbus.

The Ohio Floodplain Management Association (OFMA) would like to recognize professionals who have contributed to better floodplain management. We hope that you will take this opportunity to nominate someone you know for an OFMA Recognition Award. (See enclosed criteria on page 13.)

OFMA is also offering ten scholarships for community officials to attend the conference. (See enclosed information.) Conference brochures will be mailed during May 2006. All conference information will also be posted at: <http://www.dnr.state.oh.us/water/floodpln/>. If you have any questions regarding the 2006 Ohio Statewide Floodplain Management Conference, please contact Alicia Silverio at 614-265-1006 or alicia.silverio@dnr.state.oh.us.

We look forward to seeing you at the conference in August!

“Have You Heard of the Ohio Manufactured Homes Commission?” - Statewide Standards for Installation, Foundations and Licensing of Manufactured Homes Installers

By CYNTHIA J. CRECELIUS, CFM, PROGRAM MANAGER
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

A trend that can be seen in Ohio is legislation that addresses special interest, without analysis of how the provisions impact community compliance with the National Flood Insurance Program (NFIP). One example of this trend is S.B. 102 of the 125th General Assembly that became effective August 6, 2004. This legislation established the Ohio Manufactured Homes Commission to regulate the installation of manufactured housing.

During initial discussions with the original sponsors of the legislation in 2004, it became apparent to our office that they had not considered all of the ramifications of the legislation. Specifically, the impact on NFIP-participating communities' ability to fully regulate “development” in federally identified flood hazard areas was not considered. However, after further discussions with our office it became clear that this problem could be solved as the Commission drafts rules and procedures to accomplish its mission. **That work is currently underway and local floodplain managers should be aware of how this Commission, it's administrative rules, and procedures will affect your NFIP compliance.**

The Federal *Manufactured Housing Improvement Act of 2000* required that if a state wants to regulate the installation of manufactured housing and installers, it must have a regulation program in place by December 2005; or the state must comply with the program implemented by the United States Secretary of Housing and Urban Development (HUD). The State of Ohio has chosen to develop its own program. The standards that Ohio creates must be at least as stringent as those created by HUD. The *Final Analysis* of the bill (S.B. 102), compiled by the Ohio Legislative Services Commission, is the basis for the following excerpts (which can be viewed at: <http://ohio.gov/GovState.stm#ohleg>):

“Under the act ‘installation’ means any of the following: (1) the temporary or permanent construction of stabilization, support, and anchoring systems for manufactured housing, (2) the placement and erection of a manufactured housing unit or

components of a unit on a structural support system, (3) the supporting, blocking, leveling, securing, anchoring, underpinning, or adjusting of any section or component of a manufactured housing unit, (4) the joining or connecting of all sections or components of a manufactured housing unit. A person who conducts these functions is a manufactured housing installer....

The act creates the Ohio Manufactured Homes Commission and vests it with the exclusive authority to regulate manufactured housing installers, the installation of manufactured housing, and manufactured housing foundation and support systems.”

The Ohio Department of Health will continue to maintain authority for installation of manufactured housing in manufactured home parks as defined in Ohio Administrative Code (OAC) 3701-27-01 and must determine compliance with the installation, blocking, tie-down, foundation, and base support system standards for manufactured housing located in manufactured home parks. This is the reason that all local floodplain management regulations currently exempt manufactured homes in manufactured home parks from local NFIP enforcement.

The Ohio Legislative Services Commission *Final Analysis* states:

“...The act sets forth that municipal corporations and other political subdivisions are preempted from regulating and licensing installers and regulating and inspecting the installation of manufactured housing and manufactured housing foundations and support systems except, as provided in the act, for inspections of installations of manufactured housing in manufactured home parks....”

Elevation, anchoring, foundation, and tie-down standards are all elements of installing manufactured housing in flood hazard areas addressed by local floodplain management regulations. These elements

must be required for participation in the National Flood Insurance Program and are the responsibility of the community for manufactured housing not installed in manufactured home parks. Preemption of the local ability to regulate these minimum flood protection standards could still meet the NFIP criteria if the Commission takes responsibility for these aspects of regulation. Currently, the Department of Health is responsible for the regulation and enforcement of flood protection criteria in manufactured home parks. The new Commission responsibility means that records of compliance and as-built lowest floor elevations (for every manufactured home not located in a manufactured home park) must be maintained by the Commission to support that the community has compliant flood hazard area development.

Another area of concern is that the Commission can set a uniform standard that would then prevent a community from adopting a flood protection standard that is different from what the Commission sets. Under the NFIP, local communities have the authority to adopt higher standards than the federally required minimums. This change in regulatory authority could reduce the ability of local communities to achieve local goals of flood damage reduction.

The Ohio Legislative Services Commission *Final Analysis* states:

“...The Commission has exclusive power to adopt rules of uniform application throughout the state to govern the installation of manufactured housing, the inspection of manufactured housing foundations and support systems, the training and licensing of manufactured housing installers,No political subdivision of the state or any department or agency of the state may establish any other standards....”

“...The act also requires the Commission to review the design of and plans for manufactured housing installations, foundations, and support systems and to inspect a sample of homes at a percentage the Commission determines to evaluate the construction and installation of manufactured housing installations, foundations, and support systems to determine compliance with the adopted standards...The act requires the Commission to investigate complaints concerning violations of the act and rules adopted under it, or the conduct of any installer...Commission is authorized to deter-



mine the appropriate disciplinary actions to take for violations of the provisions set forth in the act and rules adopted by the Commission.”

There are many duties and authorities assigned to the Commission that will, at a minimum, require coordination with local floodplain managers. The responsibilities of participation in the National Flood Insurance Program will need to be addressed and ODNR, Division of Water will continue our cooperation and offer of assistance to the Commission in making sure that community compliance is not jeopardized.

There may be ways to maintain local authority of floodplain management duties over manufactured homes. One option is enabled by the act, which allows for the Commission to certify municipal and county building departments “...to exercise the Commission’s enforcement authority, accept and approve plans and specifications for foundations, support systems, and manufactured housing foundations, support systems and installations, and inspect manufactured housing foundations, support systems, and manufactured housing installations.” As proposed in the act, the Commission would need to establish the criteria for certification of local entities and the certification would be valid for three years.

In July of 2005 the Ohio Manufactured Homes Commission Chair – Dan Rolfes and Executive Director – Julie Combs sent a letter of introduction to local building officials that is also applicable to floodplain managers. The text of the letter indicates that they are cooperatively approaching their purpose and mission, and look forward to input as they design the program for licensing and inspection of manufactured homes. The letter appears on page 12 for your reference. In addition, please take a few minutes to review the make-up of the Commission and its duties at: www.omhc.ohio.gov.

(continued on page 13)

Ohio Manufactured Homes Commission
5650 Blazer Parkway, Suite 100
Dublin, Ohio 43017
Phone: 614-734-8454 Fax: 614-734-8531

July 22, 2005

Letter to Local Building Officials:

We are writing to introduce ourselves. We are the new State of Ohio Manufactured Homes Commission. We look forward to working closely with you in the coming months as the new program for the licensing and inspection of manufactured home gets up and running.

Manufactured homes in the State of Ohio are now regulated by SB 102. The Ohio law is base upon actions taken by the federal government in the Manufactured Housing Improvement Act signed into law on December 27, 2000. When HUD's Secretary establishes model standards, Ohio will have to implement these standards as soon as they are available. But the HUD model standards are not yet available. HUD is still working on them.

While we wait for the HUD model standards, the State of Ohio Manufactured Homes Commission (OMHC) is busy setting up a framework of rules and policies for the licensing and inspection of manufactured homes in Ohio. Soon you will be receiving more detailed information about what those rules and policies are and how they will affect your work.

In the future your department may choose to apply for OMHC certification as a building department.

If you choose to inspect manufactured home installations in your area, your inspectors will be asked to take an installation training course which we hope will be useful in answering questions about the new installation standards.

Your manufactured homes inspectors will be required to pass a state examination in order to become certified as manufactured homes inspectors.

In the future, you will be asked to confirm that an installer is licensed by the State of Ohio when a new home is installed.

And, in the future, you will be asked to direct the questions and concerns that you have regarding installation and installers to the OMHC offices.

But for now, we ask that you continue with the installation and inspection of homes as you have in the past. We ask for your patience and co-operation. We are working as fast and effectively as we can to put in place an entire new state agency while we wait for HUD model standards.

We know we all can work together to improve manufactured home installation in Ohio. And we look forward to talking with and meeting each of you in the coming year.

Sincerely,

Dan Rolfes, Chair
State of Ohio Manufactured Homes Commission

Julie N. Combs, Exec. Director
State of Ohio Manufactured Homes Commission

(Continued from page 11) **“Have You Heard of the Ohio Manufactured Homes Commission?” -
Statewide Standards for Installation, Foundations and Licensing of Manufactured Homes Installers**

Improving installation standards and practices for manufactured homes is certainly beneficial for the entire state. The challenge before us is to develop a process that ensures coordination between local floodplain managers and the Commission. That coordination will need to result in satisfying minimum NFIP flood protection criteria for manufactured homes in approximately 700 NFIP communities.

There are a number of additional questions that have not yet been resolved. For example, the act does not address how to deal with substantially damaged or substantially improved manufactured homes. Would this still fall under the authority of the local floodplain manager? Additionally, the state exam for installers and installation inspectors must sufficiently test their knowledge of the minimum NFIP flood protection criteria for manufactured homes in flood hazard areas. Further, the act

only requires inspection of a “sample” of installations to determine compliance; this is not consistent with the NFIP criteria for compliance on all manufactured homes installed in flood hazard areas. Lastly, the act speaks about violations to the installation standards and this may conflict with, or overlap, violation and penalty authority in local floodplain management regulations.

The message for now is that all local floodplain managers should educate themselves about the new Commission and the procedures and rules that are being developed. And most importantly, provide input to the Commission because you will have to live with the new rules! ODNR, Division of Water will continue to coordinate and has offered to provide review of the proposed standards and other procedures to ensure that we (both communities and state agencies) are meeting our NFIP responsibilities.



OHIO FLOODPLAIN MANAGEMENT ASSOCIATION

Recognition Awards and Guidelines



The Ohio Floodplain Management Association (OFMA) was formed in 1995 in response to a need expressed by floodplain professionals for a common forum, and a network that supports and improves their management of Ohio’s water resources, specifically floodplains. OFMA is a Division of the Water Management Association of Ohio. Through their annual awards, the OFMA Board promotes the recognition of professionals contributing to better floodplain management. The following recognitions have been created and are awarded each year at the annual statewide floodplain management conference.

Please join in helping OFMA recognize outstanding local, regional, and state programs / professionals, from either the public or private sector, by nominating one of Ohio’s floodplain management leaders!

Floodplain Administrator of the Year

The *Floodplain Administrator of the Year* award is designed to honor an individual whose contributions have resulted in an outstanding local program or activity for comprehensive floodplain management. The recipient of this award will serve as a role model and inspiration to other local officials.

- ✓ The nominee must be employed by a county, city or village as a local floodplain manager.
- ✓ No more than one award will be granted in a single year.
- ✓ The nominee will be selected based upon their leadership, outstanding accomplishment in the profession of floodplain management, and demonstrating personal/professional character of the highest quality.

(continued on page 14)

(Continued from page 13) **OHIO FLOODPLAIN MANAGEMENT ASSOCIATION**
Recognition Awards and Guidelines

Award for Innovation in Floodplain Management

This award is intended to recognize those who have developed and applied an approach that is “outside of the box.” Promotion of flood loss reduction, stewardship of valuable floodplain resources, economic sustainability and quality improvement may be elements of programs, projects, publications and activities nominated for this award.

- ✓ The nominee may be an individual, organization, public or private sector, government agency, regional agency or academic institution.
- ✓ This award need not be given annually, or may be given to multiple recipients in a single year.
- ✓ Nominees must be currently working or contributing to active water resource management programs or projects.

Peter G. Finke Award for Most Valuable Contribution to Floodplain Management

This award was established as a tribute to Peter G. Finke for his three decades of distinguished service and leadership of the Ohio Floodplain Management Program. Peter utilized collaboration and creativity throughout his career and drew strength from his personal dedication to create a statewide floodplain management program that improves the quality of life for Ohioans present and future. He has also been an integral part of developing the national policy on floodplain management.

- ✓ The nominee may be an individual, organization, public or private sector, government agency, or regional agency.
- ✓ This award need not be given annually.
- ✓ The recipient will be selected based upon their outstanding contribution to the multi-faceted aspects of floodplain management.
- ✓ The contribution supporting this recognition should have a direct impact on improving the quality of life through better water resource management.
- ✓ More than one award may be granted in a single year upon approval by the Board.

Jerry J. Oney Distinguished Member Service Award

The success of any professional organization is rooted in the dedication and capabilities of its members. This award is intended to recognize a member whose outstanding contribution has furthered the OFMA goals and objectives.

- ✓ The nominee may be an elected official, appointed official, federal, state or local employee, engineer, planner, consultant, insurance agent, student, surveyor, appraiser, real estate agent, or interested citizen.
- ✓ The recipient must be currently active in the Ohio Floodplain Management Association.
- ✓ More than one award may be granted in a single year upon approval by the Board.
- ✓ This award need not be given annually.
- ✓ The nominee must have made a significant contribution through their leadership, dedication, creativity or collaboration to improve floodplain management in accordance with the OFMA purpose and objectives.

OFMA Annual Awards Application and Instructions

- ✓ Complete the “OFMA Recognition Award Application” and supporting information. (The award application can be downloaded from <http://www.dnr.state.oh.us/water/floodpln/>)
- ✓ Publications, videotapes, letters of recommendation and project descriptions may all be submitted as support or justification of nominees.
- ✓ Submit applications and supporting materials to:
Cindy Crecelius, OFMA Awards Coordinator
ODNR, Division of Water
2045 Morse Road, Building B-2
Columbus, OH 43229
- ✓ You may direct any questions to awards coordinator, Cindy Crecelius at 614-265-6750 or fax at 614-265-6767.
- ✓ The deadline for submittal of annual nominations is June 1, 2006.



Ohio Floodplain Management Association Scholarships Available to Local Floodplain Managers

Many local officials have expressed concern that with budgets shrinking and more competition for local funds, they will not be able to attend the annual statewide floodplain management conference. The Ohio Floodplain Management Association's (OFMA) mission and objectives are focused on promoting the education and development of local floodplain management. The annual conference is an opportunity to provide education/training, flood risk awareness, and an exchange of information. Your concerns have been heard and for this reason, the Executive Board of OFMA has approved the granting of scholarships for the 2006 Ohio Statewide Floodplain Management Conference to be held August 30-31, 2006 in Columbus.

The current scholarship proposal is for ten (10) scholarships in 2006. Four (4) will be awarded to the recipients of OFMA awards for: Outstanding Floodplain Administrator of the Year; Innovation in Floodplain Management; Most Valuable Contribution to Floodplain Management; and Distinguished Member Service. The additional six (6) scholarships will be awarded to attendees-at-large. Attendees-at-large must meet the following criteria:

- No Certified Floodplain Managers
- No federal or state agency representatives
- No consultants or other private entities
- Only one (1) scholarship per local government

All scholarship recipients must all agree to the following terms:

- Attendance at the full conference
- Participation in one (1) of the following:
 - ✓ Host a local floodplain management workshop, supported by OFMA and ODNR within one year of the 2006 statewide conference; or
 - ✓ Participate on the conference planning committee for the 2007 statewide conference; or
 - ✓ Participate in a panel discussion with other recipients at the 2007 statewide conference – to discuss floodplain management experiences and how the knowledge acquired at the conference factored into local floodplain management responsibilities.

Applicants must apply on their local government's letterhead and indicate the need for this scholarship. **Applications must be submitted by July 17, 2006 to the address below.** The Scholarship Committee will recommend to the OFMA Executive Board the first six (6) acceptable applicants for receipt of the 2006 scholarships by July 31, 2006. The recipients will be awarded the full amount of the conference registration. All scholarship recipients attending the conference will be responsible for any other cost associated with attending the conference. **Questions regarding the scholarship program and applications should be directed to:**

Ray Sebastian
OFMA – Scholarship Committee
Clermont County Building Regulations Dept.
2275 Bauer Road
Batavia, OH 45103
(513) 732-7213
(513) 732-7163 (fax)
rsebastn@co.clermont.oh.us



Multihazard Mitigation Council Releases Report: “Natural Hazard Mitigation Saves”

[Editor’s Note: Reprinted from *THE INSIDER* (January 2006) the Association of State Floodplain Managers newsletter. This article is reprinted with permission]

The National Institute of Building Sciences’ (NIBS) Multihazard Mitigation Council (MMC) held a press conference last month at the National Press Club in Washington DC to announce the release of their report on the future savings from natural hazard mitigation activities. MMC issued the following press release.

Washington, D.C. -- Each dollar spent on disaster mitigation saves society an average of four dollars, according to a new study released today by the Multihazard Mitigation Council of the National Institute of Building Sciences.

The study examined grants over a 10-year period (1993-2003) aimed at reducing future damages from earthquake, wind, and flood. It found that such efforts reduce future losses and are cost effective.

“For the first time ever, there is now quantifiable evidence that disaster mitigation works,” said Brent Woodworth, chair of the Multihazard Mitigation Council and worldwide manager of IBM’s Crisis Response Team. “For years, there have been anecdotal reports, but this information gives policymakers the evidence that proves that mitigation is a worthy investment in our nation’s safer future.”

The Congressionally-mandated study was commissioned by the Federal Emergency Management Agency. According to the study, mitigation results “in significant net benefits to society as a whole to individuals, to states and to communities in terms of future reduced resource losses and significant savings to the federal treasury in terms of future increased tax revenues and future reduced hazard-related expenditures.”

Key findings include:

- A dollar spent on mitigation saves society an average of \$4, with positive benefit-cost ratios for all hazard types studied
- In addition to savings to society, the federal treasury can redirect an average of \$3.65 for each dollar spent on mitigation as a result of disaster relief costs and tax losses avoided
- In each of the eight communities studied in depth, FEMA mitigation grants were a significant part of the community's mitigation history and often led to additional loss reduction activities
- Mitigation is sufficiently cost-effective to warrant federal funding on an ongoing basis both before disasters and during post-disaster recovery.

“We’ve all seen that mitigation helps to save lives and reduce property damage,” said David I. Maurstad, FEMA’s Acting Director of Mitigation. “But until the MMC study we haven’t had independent, objective, quantitative data analysis to show that building stronger and safer is also a sound investment.”

The study involved two interrelated components, (1) a benefit-cost analysis of a broad sample of FEMA mitigation grants and (2) additional empirical research on FEMA-funded mitigation activities carried out in eight selected communities. The community studies examined all FEMA mitigation grants received by the selected communities for any grants received between the years of 1988-2003.

A report on the findings and recommendations is posted on the ASFPM website at: http://www.floods.org/PDF/MMC_Volume1_FindingsConclusionsRecommendations.pdf

Copies of the study are available on MMC’s website <http://www.nibs.org/MMC/mmcactiv5.html>.



GIMS Updates

By TIMOTHY M. BECK, CFM, GIMS SPECIALIST
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

New Imagery for Ohio

The Ohio Geographically Referenced Information Program (OGRIP)—in cooperation with other state and county agencies—is producing a new set of statewide imagery through the Ohio Statewide Imagery Program (OSIP). This new imagery will be available (free) to anyone. The imagery will be one-foot pixel resolution color digital aerial imagery. Also being produced with the color orthophotos is a statewide Digital Elevation Model (DEM) generated from a LIDAR flight. Counties have options of producing two-foot or five-foot contour data from the DEM, if the county can supply the funding. Another optional data enhancement that a county may fund is orthophotos at six-inch pixel resolution. Currently 51 counties have expressed interest in the higher resolution imagery. There are other options available to communities. If your community is interested please use the contact information below.

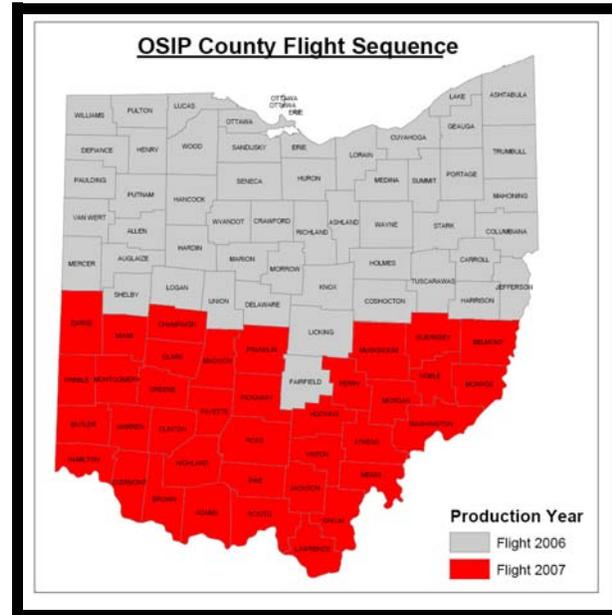
The northern half of the state will be flown this year, and the southern counties will be done in 2007. The data from the northern counties should be available January 1, 2007 and the southern counties should be available around January 1, 2008.

The OGRIP contact is Jeff Smith at (614) 466-8862 or by e-mail at Jeff.Smith@ohio.gov. Woolpert is the contractor working on the project, and if your county would like to get more information on the optional products available, please contact Cliff Lovin at (937) 461-5660 or by e-mail at cliff.lovin@woolpert.com.

Additional information concerning the imagery project is available at <http://oit.ohio.gov/SDD/ESS/Ogrip/ImageryProgram.aspx>.

How the Ohio Statewide Imagery Program will benefit Map Modernization

As part of the Map Modernization, flood hazard maps will include imagery as the background for display of flood hazard areas. This will allow property owners to see structures and current develop-



ment as part of the map. The new imagery will be helpful in updating Ohio's maps. Until now if a county or community did not have their own digital base map data, the default data was the United States Geological Survey (USGS) DOQQ's and contour data. USGS orthophoto capture years range from 1988 to 1999. The 2006-2007 imagery will reflect current at-risk development statewide.

The DEM being produced, as part of the Ohio Statewide Imagery Program does not meet National Mapping Accuracy Standards (NMAS) required by FEMA to support development of the contours. However, if a county has the two-foot or five-foot contours generated, then they will meet the NMAS standards and can be applied to the mapping project. ODNR will coordinate with each county, prior to any restudy effort, to ensure that, if the new imagery and detailed contour data are available, they will be used as part of Map Modernization. If you have questions about the imagery, related to modernization of your flood hazard maps, contact Tim Beck at (614) 265-6722 or e-mail him at tim.beck@dnr.state.oh.us.



Ohio Contest Looks at Weather

[Editor's Note: Reprinted from *The Herald-Dispatch* March 1, 2006. This article is reprinted with permission]

CHESAPEAKE, Ohio -- Students in Ohio are preparing themselves to draw great conclusions this year for the Ohio Severe Weather Awareness week held March 26 through April 1.

The Ohio Committee for Severe Weather Awareness sponsors an annual poster-drawing contest, in which students create safety posters that illustrate how to prepare and protect themselves from the severe weather that often affects the state.

The contest is open to students in first through sixth grades, including special education classes, in public, private and home schools. Posters drawn by home-schooled children or students whose schools do not actively participate in the poster contest should be submitted to the principal or art teacher of their local grade school, along with a copy of the poster contest rules.

Jack Finch, principal at Chesapeake Elementary, is unsure if Chesapeake students will be included in the contest this year, but said weather is an important issue. They keep up with the weather daily with their state-of-the-art weather monitoring equipment.

"Severe weather affects the whole family, school buses and travel into town," Finch said. "Kids need to respect that. Students need to know what to do during different weather conditions, icy conditions, frost bite, wind chill. Wind chill is a major concern."

To determine the winners of such various weather safety tips for the contest, the state has been divided into nine regions. The winning poster from each grade level is sent to the appropriate regional National Weather Service office. Each NWS office se-



lects the regional winners from each grade level and forwards the posters to the Ohio Committee for Severe Weather Awareness for the final round of state-level judging. A maximum of 63 regional posters can be entered. The deadline to enter the weather safety posters is April 17.

All regional winners will be invited to attend a special awards ceremony at the Ohio State Fair on Aug. 12, where one poster per grade will be announced as the state-level winner and one poster will be announced as the Overall State Winner. All participating regional and state-level winners will receive prizes and certificates.

"For the past 27 years, the Ohio Committee for Severe Weather Awareness Poster Contest has been an excellent mechanism for allowing children to creatively demonstrate their awareness and understanding of the natural hazards which impact the state," said Nancy Dragani, executive director of the Ohio Emergency Management Agency in a news release."



A Friend Passes

On February 4, 2006, David L. Ledvinka, at the age of only 66 years, passed away at his home in Westerville. For many years, Dave has worked cooperatively with ODNR's Floodplain Management Program office and was instrumental in developing Ohio's Disaster Response Project, a partnership that offers skilled building inspectors to assist communities with post-disaster damage assessment (see related article, pg. 16).

Following his retirement from Dow Chemical, where he was a civil engineer, he formed the Construction Industry Consultants Group. Dave was Executive Director of the Ohio Council of the National Institute of Building Sciences, and a member of the Building Officials Code Administrators-International Code Council (BOCA-ICC), the Ohio Building Officials Association (OBOA), the Ohio Rural Development Partnership, the American Society of Heating, Refrigerating and Air-Conditioning Engineers, Inc. (ASHRAE) Standards committee 90.2, and the Industry Advisory Committee of the ICC, the Consulta-



tive Council of the National Institute of Building Sciences, and past chairman of the Codes and Standards Committee of the Ohio Manufacturers' Association. Dave was appointed by Governor Taft to the Ohio Board of Building Standards where he continued to serve until his death. He graduated from the Ohio State University with a Bachelor of Civil Engineering Degree.

Dave was a devoted and loving husband, father, grandfather, brother, and friend. Dave is survived by his wife of 35 years, Sheila, daughters, grandchildren, and brother.

At their 16th Annual Joint Conference in Canton this February, OBOA posthumously announced the *David E. Denison Award* in honor of David L. Ledvinka "for displaying integrity, professionalism, untiring dedication in the development and support of Ohio's construction standards and for diligent work to improve the knowledge, understanding, and effectiveness of code enforcement in Ohio". A true gentleman, all who knew and worked with Dave will miss him. 

Floodplain Management Training Available

FEMA offers on-campus and correspondence courses through their Emergency Management Institute (EMI) in Emmitsburg, MD. For information or a course catalog describing EMI's Floodplain Management Courses visit: www.training.fema.gov or call: 800-238-3358.

Mortgage lenders and insurance agents can learn about federal flood insurance at Lender & Agent Seminars. The current website for Lender training information is: http://www.fema.gov/business/nfip/1_wshop5.shtm The current website for Agent training information is: http://www.fema.gov/business/nfip/a_wshop5.shtm

For the latest information on these and other seminars call Rich Slevin, Regional Marketing Manager for the NFIP at: 630-577-1407

Certified Floodplain Manager (CFM) Exam

The Association of State Floodplain Managers (ASFPM) has established a national program for professional certification of floodplain managers. The program promotes continuing education and professional development to enhance the knowledge and performance of local, state, federal, and private-sector floodplain managers.

CFM Eligibility: The CFM Program is directed toward individuals from widely varying occupations, interests, and educational backgrounds, who have routine floodplain management duties. This includes community, state, and federal officials; the private sector; academia; interest groups; and private citizens.

CFM Examination: The ASFPM certification exam measures a person's knowledge of a community's responsibilities under the National Flood Insurance Program and related floodplain management topics. The examination will be given on Tuesday, August 29, 2006 from 2:00 p.m. to 5:00 p.m. at the Ohio Department of Natural Resources, one day prior to the 2006 Ohio Statewide Floodplain Management Conference (see announcement on page 9). A request for an application packet, review, and examination is \$320.00 or, if a member of the ASFPM, the discounted fee is \$100.00.

For Further Information: If you are interested in taking the CFM examination or would like additional information, please contact the ASFPM Executive Office at (608) 274-0123 or log on to the ASFPM website at <http://www.floods.org>.

The deadline for CFM examination registration is August 15, 2006.

Dates to Remember

June 1, 2006—Deadline for Recognition Award Applications

August 30th & 31st, 2006—Ohio Statewide Floodplain Management Conference



ODNR, Division of Water
Floodplain Management Program
2045 Morse Road, Bldg. B-2
Columbus, OH 43229-6693

Bob Taft, *Governor*
Samuel W. Speck, *Director*
Richard S. Bartz, *Chief*

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