



# The Antediluvian

## Ohio's Floodplain Management Newsletter



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**THE FLOODPLAIN MANAGEMENT PROGRAM MISSION:** To provide leadership to local governments, state agencies, and interested parties toward cooperative management of Ohio's floodplains to ensure the reduction of flood damage and the recognition of the floodplain's natural benefit. This mission is accomplished through technical assistance, public awareness, education, and development / protection standards.

### Are Your Flood Maps Changing? You Be the Judge.

BY JONATHAN E. SORG, CFM, ENVIRONMENTAL SPECIALIST  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

Flood Map Modernization involves a significant number of steps, and each step involves various roles for local, state, and federal officials. Each entity must fulfill their role in order for Map Modernization to be a success. The Preliminary Map Release stage is no exception to this rule. Once Map Production is complete and the preliminary Digital Flood Insurance Rate Maps (DFIRMs) are printed, the mapping contractor sends copies of the preliminary maps to each local community impacted by the map update.

You, as the local floodplain officials, use flood maps on a daily basis to manage areas with moderate to high flood risk, and it is imperative that you take the time to review preliminary DFIRMs. You are more aware of local flooding concerns than state and federal officials; so, mapping issues would be more apparent to you.

ODNR recommends that you focus on key aspects of the preliminary maps. Begin your review with the Map Index; making sure your community information is correct. Also, you should ensure roads are named correctly and corporation limits are current on the index.

Next, review the base mapping used on the preliminary DFIRMs. Areas of concern should again include stream and road labeling and up-to-date corporation limits. Make sure that flood protection structures, such as levees and dams, are named correctly.

Evaluate the flood hazard data on each of the preliminary panels. If special flood hazard areas (SFHA)s cross corporation limits, the transition



should be smooth. Verify that cross sections on the preliminary maps match data listed in the preliminary Flood Insurance Study (FIS). Do the SFHAs match the best available topographic data? Redelineated SFHAs should generally follow topography within your community. Also, make sure you are aware of all "changes" to the base flood elevations (BFE)s in your community.

After the preliminary maps are released, BFE notifications are published in local newspapers detailing proposed changes to BFEs in your community and referring you to <http://www.fema.gov/plan/prevent/fhm/bfe>. You cannot rely on a FEMA-generated BFE notification to pinpoint areas of change on the new flood maps. For example, if an effective FIRM shows a BFE of 500' and the preliminary DFIRM shows it as 501', the change will be listed in the BFE notification. (You should note that BFEs shown on the maps are rounded values from the associated FIS.) However, BFE notifications are **only** published if there are whole number changes in the BFEs on the new maps. If the example above involved a BFE of 500.4' (listed in the effective FIS) changing to 500.5' (listed in the preliminary FIS), the BFE would round

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from 500' to 501', subsequently listing the change in the notification. Conversely, if the BFE in the effective FIS was 499.5' and the BFE in the preliminary FIS was 500.4', both round to 500' on the map and no notification would be required.

Changes to the BFEs can affect your citizens in a number of ways. Existing Letters of Map Change (LOMC)s may be superseded if the BFEs have increased in an area of change. Also, changing BFEs may affect flood insurance rating since post-FIRM structures are actuarially rated using the BFEs on the effective FIRMs.

Review newly identified unnumbered A zones. FEMA is not required to provide notification for new unnumbered A Zones since such flood zones do not have published BFEs. You need to be aware of new SFHAs in your community since they will be subject to your community's adopted flood damage reduction regulations when the new maps become effective.

ive.

You should compare the effective FIRMs to the preliminary DFIRMs in order to see the proposed changes. Your community will want to know how FEMA's Flood Map Modernization has impacted them specifically. To help you complete an in-depth review, ODNR has developed a *Community Preliminary Map Review Checklist*. Incorporating all of the review content mentioned above, this checklist can then be submitted directly to the mapping contractor. This not only keeps you informed of the proposed changes, it helps you ensure the new maps are as accurate as possible.

If you would like a copy of the *Community Preliminary Map Review Checklist*, or if you have any questions or comments about this article, please contact Jonathan Sorg, CFM, at (614) 265-6780 or [jonathan.sorg@dnr.state.oh.us](mailto:jonathan.sorg@dnr.state.oh.us).



## Ohio Map Modernization Update

BY JONATHAN E. SORG, CFM, ENVIRONMENTAL SPECIALIST  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

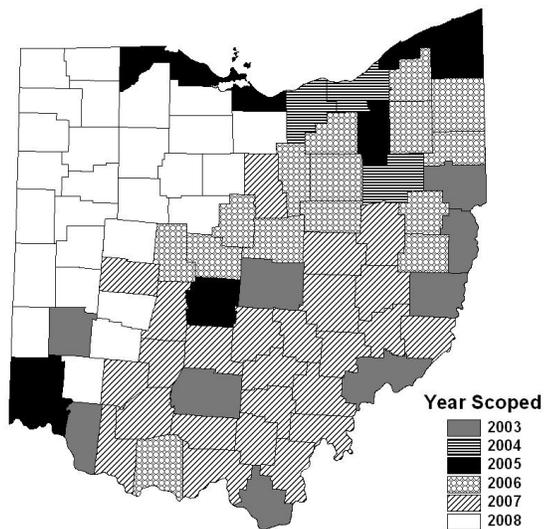
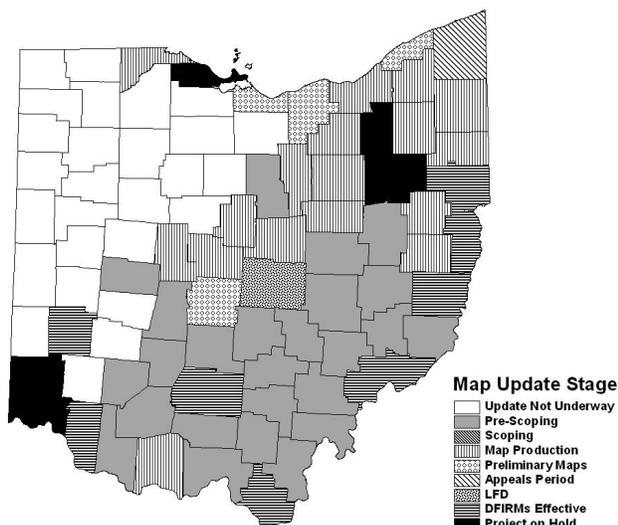
Counties that are currently in the *Pre-Scoping Activities* stage and should have a *Scoping Meeting* this spring include: Athens, Brown, Champaign, Clinton, Coshocton, Fairfield, Fayette, Gallia, Guernsey, Highland, Hocking, Jackson, Madison, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Pickaway, Pike, Richland, Scioto, Tuscarawas, and Vinton.

Counties in the *Map Production* phase are: Adams, Ashland, Carroll, Cuyahoga, Delaware, Geauga, Harrison, Holmes, Knox, Lucas, Mahoning, Medina, Morrow, Portage, Summit, Trumbull, Union, and Wayne.

FEMA has issued new flood mapping guidance for areas landward of levees currently shown as being protective to the 1-percent-annual-chance flood. Communities with this type of levee will be required to provide adequate documentation that their levees were built and maintained in accordance with FEMA standards. Four county updates have been delayed until they provide such documentation for their levees: Butler, Hamilton, Ottawa, and Stark.

*Preliminary Maps* have been issued for Ashtabula, Erie, Franklin, Lake, and Lorain Counties, and Ashtabula County began its Appeals Period January 14, 2007.

Licking County received their Letter of Final Determination (LFD), dated November 2, 2006, which means their maps will be effective May 2, 2007.



Eight counties presently have effective DFIRMs in Ohio: Belmont, Clermont, Columbiana, Jefferson, Lawrence, Montgomery, Ross, and Washington.

process, or Map Modernization in Ohio, please contact ODNR's Jonathan Sorg at (614) 265-6780 or [jonathan.sorg@dnr.state.oh.us](mailto:jonathan.sorg@dnr.state.oh.us). 

Should you have any questions about the map update

## House Bill 443 – Impacts to Floodplain Management



BY CYNTHIA J. GRECELIUS, CFM, PROGRAM MANAGER  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

As participants in the National Flood Insurance Program (NFIP) the State of Ohio and over 700 local communities must satisfy floodplain management regulation criteria. ODNR Division of Water is the State Coordinating Office for the NFIP and is charged with duties and responsibilities that include "...Enact, whenever necessary, legislation enabling counties and municipalities to regulate development within flood-prone areas..." (44 CFR Paragraph 60.25(b)(1)). Prior to House Bill 443, signed by former Governor Bob Taft in January 2007, the floodplain management regulations and duties were mainly addressed through Ohio Revised Code Chapters 1521.13, 1521.14 and 1521.18. These chapters titled "Flood Damage Reduction Standards", "Floodplain Management Duties" of state agencies, and "Flood Insurance Compliance" by counties and municipalities were the core of the State's floodplain management authority. The content of these chapters had been prepared in the late 1980s and was adopted in 1991 following several significant flood events.

In the 1991 legislation, the Division of Water was given the mandate to develop two sets of standards for flood damage reduction. One standard was to apply to all development in identified flood hazard areas that was not undertaken by state agencies. These standards could be no more stringent than the NFIP minimums. The second standard was to apply to state undertaken development and could be no LESS stringent than the NFIP minimums. The original intent was to have the state undertaken development "lead by example" and have higher standards for the publicly owned and state-undertaken development. Creating different standards was not the challenge, but finding a way to build on the local capability for floodplain development review and issuance of permits with two standards was. Additionally, after nearly ten years experience with Ohio's floodplain management regulations, the Division of Water saw opportunities to improve the regulations and correct some enabling weaknesses.

In 2001, a revision of the regulations was in full swing. The goal was to develop legislation that clearly stated one standard that applies to all devel-

opment in flood hazard areas, and that could be administered using the local floodplain management programs in Ohio communities. FEMA and NFIP criteria demanded that this standard be at least as stringent as the NFIP minimums. It was also apparent, that many communities and state agencies had adopted regulations and administrative rules that actually result in more protection or higher standards for flood hazard area development. The Division of Water needed to make sure that we did not remove or limit that ability of communities and sister-agencies to satisfy their regulations.

Discussion with local floodplain managers, state agencies, FEMA and Legislative Services resulted in several iterations of revised legislation that was finally incorporated into the Department's omnibus legislation in 2006. House Bill 443 as passed, provides enabling authority, clear flood protection standards, and assurance that the State of Ohio and our communities remain eligible for federal disaster assistance and flood insurance. The following is a summary of the new statutes. Actual text can be reviewed at *LAWriter@ Ohio Laws and Rules* <http://codes.ohio.gov/orc/1521>.

Chapter 1521.13 "Floodplain Management Activities" has been re-titled to reflect the broad array of floodplain management contents. The chapter also contains existing statutes that have been relocated to this division. **Division A** now contains a clear standard in statute, "*Development in one-hundred year floodplain areas shall be protected to at least the one-hundred-year flood level, and flood water conveyance shall be maintained, at a minimum, in accordance with standards established under the national flood insurance program. This division does not preclude a state agency or political subdivision from establishing flood protection standards that are more restrictive than this division.*" By incorporating the minimum NFIP criteria in the statute and applying it to all the development in the floodplain, it is not necessary to have the two sets of administrative rules required by the former legislation. This will result in cost savings and clearer application of the floodplain management regulations. It is also consistent with all the NFIP participating communities in Ohio that must adopt at least the NFIP minimums.

**Division B** is a relocation of the requirement for consultation with the Division of Water prior to expenditure of money for or construction of buildings and infrastructure in floodplains. The intent of the provision is that we use floodplains wisely and avoid the “...*uneconomic, hazardous or unnecessary use of floodplains....*” In other words, smart and sustainable development that will not increase future flood damage or require redirection of limited state and local dollars to respond and recover from flooding, will result in better development choices.

**Division C** retains all the previously established duties of the Chief of the Division of Water including coordination of the National Flood Insurance Program. The duties are mainly focused on technical assistance to support floodplain management and mitigation of flood damage. The ability to conspicuously mark public facilities for past and probable flood heights, to assist in public awareness of the risk, has been relocated to this division.

**Division D** contains many of the same standards that were already established in legislation, but now organizes state agency responsibilities and concerns in one location. Agencies are required to apply floodproofing measures to reduce potential for future flood damage to existing publicly owned facilities that suffer flood damage. This provision integrates mitigation with development decisions and was included to ensure that the State is meeting the NFIP criteria for state-owned property in flood hazard areas. The division also clearly states that development “...*funded, financed, undertaken or preempted by state agencies shall comply with division A....*”

State agencies, before providing funding or licensing / permitting / authorizing development in floodplains, must require applicants to demonstrate that the development complies with division A and any local floodplain management regulations. This division also states that prior to disbursement of state disaster assistance, in connection with incidents of flooding, agencies will require counties or municipal corporations to be in compliance with the floodplain management standards of the NFIP.

**Division E** ensures that no authority of a political subdivision has been usurped or assumed by the state floodplain management regulations. The intent is to provide full authority for local participation in the NFIP and support local ability to regulate development in the flood hazard areas of NFIP participating communities. Many Ohio communities currently have adopted and enforce standards that are more stringent than the NFIP minimum criteria. Language

to clarify that the adoption of minimum state standards is not precluding or restricting state agencies / communities from having higher standards for management of the flood risk is contained in this division. Enabling authority to adopt maps and identify flood risk is clearly expressed. The ability to apply mitigation, through floodproofing to county and municipal publicly owned facilities, has been clearly stated. Clarifying language was added to the division to support counties in the adoption and enforcement of floodplain management regulations. “*A county that adopts a floodplain management resolution shall do so in accordance with the procedures established in section 307.37 of the Revised Code. The county may enforce the resolution by issuing stop work orders, seeking injunctive relief, or pursuing other civil actions that the county considers necessary to ensure compliance with the resolution. In addition, failure to comply with the floodplain management resolution constitutes a violation of division (D) of section 307.37 of the Revised Code.*” This reference to the enabling statute for counties, which do not have the same “home rule” authority as municipal corporations, should improve the understanding and ability of counties to enforce floodplain management regulations.

Chapter 1521.14 “Action to Enforce National Flood Insurance Program Standards” has been re-titled and deals with enforcement. The provisions of this chapter are in agreement with floodplain management enforcement provisions that were incorporated in the coastal floodplain management regulations. The previous enforcement language of the chapter did not achieve correction of the noncompliant development. The current language adopted in House Bill 443 allows the Director of Natural Resources to utilize the Attorney General to seek relief “...*in a court of competent jurisdiction against any development that is not in compliance with the standards of the national flood insurance program....*” if the development is in a county or municipal corporation that is not compliant (*as listed by the chief of the division of water as being in compliance under division (D)(1) of section 1521.18 of the Revised Code*) or the development is “...*funded, financed, undertaken or preempted by a state agency.*” This enforcement change was made to address the outcome of having development that does not have increased risk. The authority is applied if the development occurs in either a community not participating in the NFIP or not appropriately enforcing the local floodplain management regulations. This approach is consistent with the entire focus of the Division of Water to build strong and effective local floodplain management programs wherever there is

interest and capability.

Chapter 1521.18 "Floodplain Management Ordinance or Resolution" concerns communities with identified flood hazard areas and their joining the NFIP or having parallel regulations. The omnibus legislation contained "house-keeping" changes only. In summary, the recent legislation was developed

and adopted after careful review and assessment of the "lessons learned" since passage of the State's earlier floodplain management regulations. I encourage all local floodplain managers and state agency representatives to review the new law. If you have any questions or comments please let me know at [cindy.crecelius@dnr.state.oh.us](mailto:cindy.crecelius@dnr.state.oh.us) or phone: (614) 265-6754.



## Asleep or Alert?

- A) turn off the alarm and return to your dozen other crises.
- B) implement your planned, flood response process.

Each year, we encourage our children to be better aware of and prepared for Ohio's severe weather [see article p. 15]. Hopefully, as adults and as officials responsible for floodplain management, we do not fail to heed the same fundamental message.

As a local floodplain manager, you are a primary source of flood risk and natural benefits of floodplains information. Share your expertise with your community, before, during, and after the flood. In the event of a flood, issue an open letter [see inset],

By Christopher M. Thoms, CFM, Supervisor  
ODNR, DIVISION OF WATER – FLOODPLAIN MANAGEMENT

Your weather radio is sounding another alarm for strong winds and heavy precipitation, rivers and streams are rising, people living in or near low-lying areas are strongly cautioned to take protective measures. As your community's floodplain administrator, you:

notifying property owners of your community's flood safety requirements. Inform people of the requirement (and need) to use your community's flood safety standards when they repair, build, or improve their floodplain properties. With wise floodplain management, your flood risk is reduced, the natural benefits of your floodplains realized, and your community's overall vitality increased. By notifying people of your community's floodplain requirements in a timely fashion, the investment in their own flood safety is more likely and less costly.

## NEWS RELEASE

FOR IMMEDIATE RELEASE

\_\_\_\_\_  
(DATE)

### PERMIT REQUIREMENTS FOR REPAIR OF FLOOD-DAMAGED STRUCTURES

Unusually heavy rainfall in \_\_\_\_\_ in/on \_\_\_\_\_ resulted in serious damage to many homes and businesses. \_\_\_\_\_ urges owners of structures damaged by flooding to be aware of the following information.

\_\_\_\_\_ participates in the National Flood Insurance Program (NFIP). All NFIP-participating communities have adopted locally enforced flood damage reduction regulations. These regulations contain standards for **new**, **substantially damaged**, and/or **substantially improved** structures in identified Special Flood Hazard Areas (100-year floodplains). The 100-year or regulatory flood has a one percent probability of occurring in any given year.

A substantially damaged structure is one that has damage equal to or exceeding 50 percent of the pre-damaged market value. Substantially improved structures include those with repairs, alterations or additions that are equal to or exceeding 50 percent of the market value of the structure before any improvements.

\_\_\_\_\_ regulations, which reflect minimum federal criteria for flood damage prevention, require that development permits be obtained before any activities occur in the Special Flood Hazard Area. If your residence or commercial structure has been affected by the recent flooding and you are going to make repairs, please contact your local floodplain manager, \_\_\_\_\_, at \_\_\_\_\_ for a permit application and information on any standards that apply.

To determine if your structure is in a Special Flood Hazard Area review a copy of the Flood Insurance Rate Map for \_\_\_\_\_ at \_\_\_\_\_ or download a free flood map for your area from [www.fema.gov/](http://www.fema.gov/).

If you have additional questions contact \_\_\_\_\_ at \_\_\_\_\_.

Timeliness is key since the window of opportunity is small. All too often, flood risk awareness only follows a flood event and fades almost as quickly as the floodwaters recede. Likewise, appreciation of the natural benefits afforded by your floodplains may come only after those benefits have been reduced or eliminated. By providing flood risk and natural benefits information, you can allow your citizens to be prepared and informed as to their risk, resources, and responsibilities.

Wise floodplain management includes: reviewing floodplain development permit applications thoroughly, inspecting ongoing floodplain development periodically, touring flood hazard areas regularly, and pursuing floodplain violations consistently. All this takes time, cost, and effort but not as much as repeatedly recovering from a flood where the community was not alert and the floodplain manager has been asleep.

When Rip Van Winkle began his nap, the country he lived in was under a tyrant that cared little about what he did or wanted to do. When he awoke 20-years later, he found he was now a citizen of a newly formed country that fought and won a truly revolutionary war to establish the right and responsibility of every citizen to take an active part in his government. To form and support good government, citizens must be well informed and alert.

While state and federal agencies stand ready to assist, the recognition of and response to your community's flood risks and the natural benefits is the measure of the strength and effectiveness of your community's floodplain management and of whether you, as your community's floodplain manager, are asleep or alert.

## Riparian Buffers: A Higher Standard with Multiple Benefits

BY KIMBERLY M. BITTERS, CFM, ENVIRONMENTAL SPECIALIST  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

Lately, there has been a lot of discussion regarding Ohio communities obtaining riparian buffers along their major watercourses. In fact, in my work at the Floodplain Management Program, I've approved several Flood Damage Reduction Regulation updates that included this particular standard including several municipalities and counties. There are a wide variety of riparian buffer options available to Ohio's NFIP communities. I'd like to take this occasion to discuss some of them, as well as the many benefits to be obtained from this opportunity.

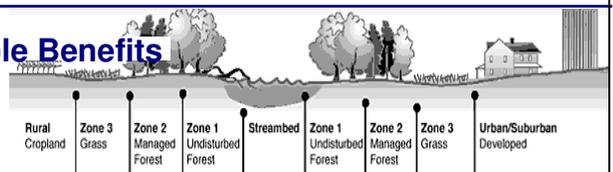
maintaining the buffers.

Indeed, there are numerous options for preserving the natural state of your community's riparian corridors. Legal adoption of buffer zones, outright purchase of lands, easements deeded in perpetuity, purchase of development rights, and project design that intentionally avoids identified riparian areas are a few options. Several states have enabling legislation already in place to provide Transfer of Development Rights (TDR) for their communities. TDR would provide communities the opportunity to allow appropriate open space uses while transferring the development rights to other areas. Ohio is currently considering such legislation in the Ohio General Assembly's House Bill 492.

Buffer zones can be adopted by your community through local zoning, subdivision, Flood Damage Reduction Regulations, or stand-alone ordinances specifically designed to implement buffers. Within these local codes you can use a variety of forms including overlay zones, floating zones, specific districts, easement requirements, any many others.

The overlay zones are often tied to FEMA's Flood Insurance Rate Maps (FIRM)s but can be expanded based on other consistently applied criteria. The Village of Granville is an example of an Ohio community that utilizes an overlay district for protection of floodplain resources.

Floating zones are most commonly found in the



form of Planned Unit Developments (PUD). These PUD's provide alternative design criteria from the normal zoning criteria to be applied in such a way that benefits both the property owner and community at-large. A PUD can be designed to allow narrower road widths, smaller turning radii, smaller front and side setbacks, rarely increased density, and possibly greater heights in exchange for larger functional open space requirements. If the PUD were designed specifically to protect natural riparian corridors there would be qualitative as well as quantitative requirements on the open space issue. Genoa Township in Delaware County is an example of an Ohio community that has adopted a conservation based PUD floating zone.

Some communities integrate buffer requirements with zoning requirements in one or more of their base districts. The City of Worthington includes the F-1 District in their zoning code that is tied to the FIRM.

The easement option can be applied to all new development, including single-lots, *large development*, or plat designs (to name a just few). Easements can also be negotiated as part of land swap opportunities. Maintenance and ownership of the easements are often, but not always, transferred to the local jurisdiction or some other entity.

Funding sources for purchase of lands and development rights can be creatively identified; yet, more easily recognizable options exist in the numerous active land trusts working to preserve important natural areas in Ohio. Many times, local park systems have or can obtain the resources to maintain additional land areas such as riparian easements that have been deeded to them by landowners. In addition, Ohio boasts many land trusts both large, such as The Nature Conservancy, and small (but effective) organizations such as The Black Swamp Conservancy in Northwest Ohio.

Many communities adopt separate ordinances spe-

cifically tailored to applying a riparian corridor buffer to their community's water resources. The Chagrin River Watershed Partners, Inc. (CRWP) has developed a thorough model for local adaptation that can be obtained on their website:

[www.crwp.org/model\\_ordinances/riparian\\_model.htm](http://www.crwp.org/model_ordinances/riparian_model.htm)

CRWP has provided a wonderful array of information regarding setbacks on this site including benefits, summary of regulatory issues, technical guidance, and application issues such as establishing the high water mark. The City of Green is an example of an Ohio community that has adopted a riparian buffer ordinance.

One more option I'd like to discuss for adopting riparian buffers is incorporation of these setbacks within the Flood Damage Reduction Regulations. This option provides regulatory authority, administrative procedure, and enforcement guidelines to those communities who may not otherwise have them defined. In addition, the setbacks fit clearly into the framework of the flood safety standards as they apply to all structural as well as nonstructural development. Licking County is an example of a community that has recently adopted riparian setbacks into their Flood Damage Reduction Regulations. Please see the Ohio Floodplain Regulation Criteria document (page 37) on ODNR's website for further information:

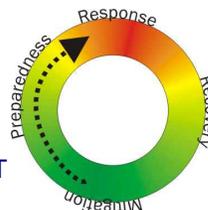
[www.dnr.ohio.gov/water/floodpln/OFRC.pdf](http://www.dnr.ohio.gov/water/floodpln/OFRC.pdf)

Regardless of the legal constraints for creating these buffer zones, there are many ways that your community can choose to implement buffers. Recent examples of adopted buffer regulations are single minimum setbacks, variable setbacks based on drainage area, differing use zones within variable setbacks, individualized setbacks for major watercourse, and variable setbacks based on Soil Surveys. Ohio communities have great flexibility in the application of this type of regulation as long as it can be clearly and scientifically tied to the welfare of citizens. 

## ***The National Response Plan***

BY STEVE A. FERRYMAN, CFM,  
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ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

Emergency management experts divide mitigation into three phases: preparedness, response, and recovery. Local floodplain administrators have clear roles in the preparedness and recovery phases by ensuring that new development and post-disaster reconstruction comply with local flood damage reduction regulations.



However, unless one of your hats includes local fire, police, or emergency management official, you are probably not as familiar with the response phase. In an effort to “close the loop” this article will briefly describe some of the measures that the Department of Homeland Security has implemented to ensure a coordinated Federal, State, and Local response to any disaster.

## National Response Plan (NRP)

Before September 11, there were no standards for domestic incident response that reached across all levels of government and all emergency response agencies. Following the events of September 11, the newly created Department of Homeland Security was directed by the President to establish a single, comprehensive approach to domestic incident management. The NRP specifies how the resources of the federal government will work in concert with State and Local governments and the private sector to respond to “incidents”. The term incident is used to describe an occurrence, either caused by humans or natural phenomena that require response actions to prevent or minimize loss of life or damage to property and/or the environment. Incidents include planned events such as parades or large sporting events as well as natural disasters. The NRP will be used for all incidents requiring a coordinated Federal response as part of an appropriate combination of State, Local, private, and nongovernmental entities. A *Quick Reference Guide for the National Response Plan* can be found at the following website:

[www.dhs.gov/xprepresp/committees/editorial\\_0566.shtm](http://www.dhs.gov/xprepresp/committees/editorial_0566.shtm).

## National Incident Management System (NIMS)

The NRP establishes a consistent framework for incident management at all jurisdictional levels of government based on the NIMS. The NIMS is a comprehensive approach to incident management that is applicable at all jurisdictional levels and across functional disciplines. In 2005, State and local organizations were required to adopt NIMS in order to receive Federal preparedness funds. Some jurisdictions are still in the process of training local responders to be NIMS compliant.

There are six major components of the NIMS that provide the national framework for preventing, responding to, and recovering from domestic incidents:

- Command and Management—establishes how the different agencies involved in an incident response will operate together, and share information with each other and the public,
- Preparedness—emphasizes ongoing preparedness activities such as planning, training, personnel certification, equipment acquisition *etc.*,
- Resource Management—standardized processes to describe, inventory, mobilize, dispatch, track and recover resources for the life cycle of an incident,
- Communication and Information Management—

establishes a standardized framework for collecting and sharing information at all levels of government,

- Supporting Technologies—establishes standards at all levels of government to ensure communication systems (voice, data, and record keeping) work together, and
- Ongoing Management and Maintenance—provides strategic direction and oversight of NIMS to ensure continuous refinement of the system over time.

## Incident Command System (ICS)

Most floodplain administrator’s exposure to NIMS will be through the use of the ICS. ICS is a standardized management tool that uses “best practices” for meeting the demands of any size incident. ICS is the system that all levels of government use to facilitate the command, operations, planning, logistics, and finances for an incident. ICS does not replace the authority, responsibility, or existing structure of your employing organization; rather, it is the system that everyone responding to an incident will use to ensure a coordinated and effective response.

Some selected key features of ICS include:

- Common terminology—assigns common names to facilities, resources and organizational functions to avoid confusion among different agencies and levels of government that are responding to an incident,
- Modular organization—establishes a system that allows the Incident Command to easily expand or contract operations depending on the size and complexity of the incident,
- Chain of command and unity of command—each incident responder reports to one individual in their assigned chain of command to clarify reporting relationships and eliminate confusion caused by multiple conflicting directives,
- Unified command—allows agencies from different jurisdictions to work together effectively without affecting individual agency authority, responsibility, or accountability, and
- Resource management—includes processes for categorizing, ordering, dispatching, tracking, and recovering resources.

Community floodplain administrators are the local experts on interpreting flood hazard data. As mentioned earlier, most local floodplain administrators also have additional job responsibilities that may or

may not involve first responder duties. However, during a disaster situation, local resources are always stretched and floodplain administrators may be asked to lend their unique flooding expertise to aid in the disaster response. In case this happens,

floodplain administrators should familiarize themselves with ICS by taking the following free online course through the Emergency Management Institute: <http://training.fema.gov/EMIWeb/IS/is100.asp>.



## 2007 Ohio Statewide Floodplain Management Conference



By ALICIA A. SILVERIO, CFM, SENIOR ENVIRONMENTAL SPECIALIST  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

Mark your calendars! The 2007 Ohio Statewide Floodplain Management Conference is scheduled for Wednesday, August 22 – Thursday, August 23, 2007 and will be held at the Embassy Suites in Dublin, Ohio. The theme of 2007 conference is “Managing Ohio’s Floodplains During Global Climate Change” and will feature Keynote Speaker Dr. Lonnie Thompson, Distinguished Professor of Geological Sciences at The Ohio State University.

The Ohio Statewide Floodplain Management Conference is an annual training event that focuses on various elements of floodplain management, such as regulations, insurance, mapping, engineering, and natural benefits. The conference is intended to develop and expand the capabilities of floodplain management professionals throughout Ohio. Conference sessions are designed to provide local floodplain managers with information and skills necessary to implement effective floodplain management programs within their respective communities.

Conference brochures will be mailed during May 2007. All conference information will also be posted at: [://www.dnr.state.oh.us/water/floodpln/conference/default.htm](http://www.dnr.state.oh.us/water/floodpln/conference/default.htm). The conference offers continuing education credits toward Certified Floodplain Manager (CFM) certification through the Association of State Floodplain Managers (ASFPM). Continuing education credits will be also awarded through the Ohio Board of Building Standards (BBS). This conference is a cooperative effort between the Federal Emergency Management Agency (FEMA), Ohio Department of Natural Resources (ODNR), and the Ohio Floodplain Management Association (OFMA).

If you have any questions regarding the 2007 Ohio Statewide Floodplain Management Conference, please contact Alicia Silverio at 614-265-1006 or [alicia.silverio@dnr.state.oh.us](mailto:alicia.silverio@dnr.state.oh.us).

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

### Keynote Speaker

Dr. Lonnie Thompson will serve as the Keynote Speaker for the 2007 Ohio Statewide Floodplain Management Conference. His address entitled “Abrupt Climate Change: Past, Present and Future” will discuss his research as well as the global effects of glacial retreat, including global sea rise and threatened water fresh water supplies.

Dr. Thompson is a Distinguished University Professor in Geological Sciences and Research Scientist in the Byrd Polar Research Center at The Ohio State University. Dr. Thompson drills ice cores from glaciers around the world to retrieve climatological data dating back thousands of years ago. He has led more than 50 expeditions during the last 30 years in the world's polar regions as well as in tropical and subtropical ice fields. His research has found evidence of abrupt change in the Earth's climate.

Dr. Thompson has received a long list of accolades, including selection by *Time* magazine and CNN as one of "America's Best" in science and medicine. This presentation is certainly an exceptional opportunity to gain a global perspective on climate change and its effects on floodplain management.

### Scholarships

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. OFMA's mission and objectives are focused on promoting the education and development of local floodplain managers. The annual Statewide Conference is an opportunity to provide education, training, flood risk awareness, and exchange information among floodplain management professionals.

OFMA is offering ten (10) scholarships for attendance at the 2007 Ohio Statewide Floodplain Management Conference. Four (4) scholarships are earmarked for recipients of the OFMA Awards for *Floodplain Administrator of the Year*, *Innovation in Floodplain Management*, *Most Valuable Contribu-*

tion to Floodplain Management, and Distinguished Member Service. These awards will be given at the Statewide Conference and the scholarship will cover the registration costs for recipient.

Requests for scholarships should be submitted to Ray Sebastian by July 13, 2007. The Scholarship Committee will recommend to the OFMA Executive Board the first six (6) acceptable applicants for receipt of the 2007 scholarships by July 31, 2007. Applicants must apply on their local government's letterhead and indicate the need for this scholarship. The following criteria have been established:

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

All scholarship recipients attending an event will be responsible for costs associated with the event beyond the registration cost. Scholarship recipients must agree to the following one (1) of the terms:

- Serve as host for a local floodplain management workshop or training event (within one year of the event for which a scholarship was awarded) including: secure the facility, invite attendees, and coordinate with OFMA and ODNR, Division of Water.
- Participate actively on the Conference Planning Committee for the year following the event for which a scholarship was awarded.
- Serve the organization in a position of leadership for at least one year following the awarding of a scholarship. This service requirement

may be satisfied as an officer, committee chair, or special project support as deemed appropriate by the OFMA Executive Board.

Individuals receiving scholarship funds to attend the 2007 Ohio Statewide Floodplain Management Conference must attend the event for those days that OFMA has provided funding. Any scholarship recipient, who fails to attend the event or incurs any fees from failure to attend or cancellation of registration, will be required to reimburse OFMA for any fees paid by the organization. This agreement will be formalized in a contract between OFMA and the scholarship recipient upon the recipient's acceptance of the scholarship. No scholarships will be paid until the *Scholarship Contract* is signed by the OFMA Chairman, the recipient, and the recipient's supervisor. To obtain a copy of the Scholarship Contract, please visit the ODNR website at: <http://www.dnr.state.oh.us/water/floodpln/conference/default.htm>. 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](mailto:rsebastn@co.clermont.oh.us)



## Ohio Floodplain Management Association Recognition Awards and Guidelines

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. The OFMA Board promotes the recognition of professionals contributing to better floodplain management through the annual awards. The following recognitions have been created and are awarded each year at the annual statewide floodplain management conference.

### 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.

### 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 re-

duction, 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 is being established as a tribute to Peter G. Finke in his distinguished service and leadership of the Ohio Floodplain Management Program for three decades. 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 OFMA.
- ✓ 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.

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 unnoticed floodplain management leaders!

**OFMA Annual Awards Application and Instructions**

- ✓ Complete the "OFMA Recognition Award Application" and supporting information. (Download the award application at: [//www.dnr.state.oh.us/water/floodpln/conference/default.htm](http://www.dnr.state.oh.us/water/floodpln/conference/default.htm) )

**OHIO FLOODPLAIN MANAGEMENT ASSOCIATION Recognition Award Application**



Name of Nominee \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone No. \_( ) \_\_\_\_\_ Employer \_\_\_\_\_  
 Employer Contact/Phone \_\_\_\_\_( ) \_\_\_\_\_

Type of Award Nominated For

- Floodplain Administrator of the Year
- Innovation in Floodplain Management
- Peter G. Finke Award (Most Valuable Contribution to Floodplain Management)
- Distinguished Member Service Award

On a separate sheet or in letter please describe the activities of the nominee in support of your nomination. Please note the criteria for each award and provide specific information including any supporting materials in justification of the nominee's qualifications.

Nominated by \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_ E-mail \_\_\_\_\_  
 Fax \_\_\_\_\_ Date Submitted \_\_\_\_\_

Submit nominations to:  
 Cindy Crecelius, Awards Coordinator  
 • ODNR, Division of Water 2045 Morse Road, B-2 Columbus, Ohio 43229-6605  
 • [cindy.crecelius@dnr.state.oh.us](mailto:cindy.crecelius@dnr.state.oh.us)  
 • (614) 265-6767 Fax  
 by the **DEADLINE** of July 13, 2007.

- ✓ 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, Ohio 43229-6605

- ✓ You may direct any questions to awards coordinator, Cindy Crecelius at (614) 265-6750 or fax no. (614) 265-6767.
- ✓ The deadline for submittal of annual nominations is July 13, 2007.



## 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 email to [alicia.silverio@dnr.state.oh.us](mailto:alicia.silverio@dnr.state.oh.us) with:

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



## 2007 OFMA Executive Board Elections

Are you interested in networking with other floodplain management professionals? Would you like to help direct the activities of the OFMA Board? Then consider running for a position on the OFMA Executive Board in 2007!

OFMA will be holding elections for three (3) Member-At-Large positions on the Executive Board at the 2007 Ohio Statewide Floodplain Management Conference. Each term shall last two (2) years. All candidates for office must be Water Management Association of Ohio (WMAO) members in good standing. (Any member of WMAO is considered an OFMA Member.)

Members in good standing may nominate someone or have someone nominate him or her for office. The deadline for submitting nominations to the Committee is August 1, 2007. Additional nominations for officer positions will be accepted from the floor during the annual membership meeting. The Membership and Nominating Committee shall close the nominations and conduct the election by secret ballot on the first day of the general membership meeting. Absentee ballots must be in the hands of the chair of the Membership and Nominating Committee by the close of elections. Results of the election shall be announced during the second day of the general membership meeting.

## OFMA Activity Update

BY ALICIA A. SILVERIO, CFM, SENIOR ENVIRONMENTAL SPECIALIST  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

OFMA is developing several new projects to advance the mission, vision, and goals of the organization.

*OFMA Brochure* - OFMA is developing an informational brochure to convey information about the organization and promote involvement.

*Regional Outreach* - OFMA is working to create regional awareness of OFMA, build partnerships with regional organizations, and develop regional involvement

and participation in OFMA, and establish organizational credibility.

*Making the NFIP Work* - OFMA is developing a deployable training course that:

- explains roles and responsibilities of NFIP-players,



- helps parties know and understand their respective responsibilities,
- assists them in understanding how they contribute to reducing the risk of flood damage,
- promotes better development, and
- explains consequences for not meeting floodplain management responsibilities.

OFMA is also preparing for annual Ohio Statewide Floodplain Management Conference [see related article p. 9] and performing outreach to Ohio Legislators. OFMA has also updated the organization's strategic plan and added photos from the 2006 conference to the website ([www.ofma.org](http://www.ofma.org)). OFMA is looking for community floodplain management news to post on our website. Please email this information to [msampsel@co.union.oh.us](mailto:msampsel@co.union.oh.us). 

## Who are You?



By CHRISTOPHER M. THOMS, CFM, SUPERVISOR  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

Last Spring I asked, *Do you know what help is available to you and your community?* The question I now pose is, *Does your community know what help is available from you?* Does your community know who you are, what you do, and why you do it?

Before floodwaters damage or destroy again,

- let your community know the importance of wise floodplain management,
- distribute copies of your community's flood study and flood maps to your library,
- post the maps at your office and other gathering places so property owners can see where the identified Special Flood Hazard Areas (SFHA) are,
- promote FEMA's Flood Map Store for your community to see flood maps online <http://www.fema.gov/>
- help your community to know what the natural benefits of your floodplains are (or could be) before those benefits are lost to unwise development or neglect,
- make your flood safety regulations known, so your community is aware that they exist and why,
- let property owners know how the floodplain development permit review process can help them avoid or reduce their flood risk,
- explain to property owners what they can expect should they need to or choose to develop in the SFHA.
- participate in our Flood Loss Reduction Workshop to establish a firm foundation for your community's floodplain management program [www.dnr.state.oh.us/water/](http://www.dnr.state.oh.us/water/)
- have and use **Ohio's Handbook for Local Floodplain Managers** [www.dnr.state.oh.us/water/](http://www.dnr.state.oh.us/water/)
- have and be familiar with **Ohio's Substantial Damage Determinations A Guide for Local Officials** [www.dnr.state.oh.us/water/](http://www.dnr.state.oh.us/water/)

- attend related workshops and seminars to strengthen your community's floodplain management program [see article p.15]
- stay current with information about the natural benefits of your floodplains [www.dnr.state.oh.us/water/pubs/fs\\_div/fctsh50.htm](http://www.dnr.state.oh.us/water/pubs/fs_div/fctsh50.htm)
- encourage mortgage lenders and insurance agents in your area to attend training tailored for their part in floodplain management [see article p.15],
- hone your skills, share with and learn from your colleagues at Ohio's annual State Floodplain Management Conference [see article p. 9] <http://www.ofma.org/education/>,
- identify and join with officials, agencies, and organizations in your community, county, area, and state who are (or should be) involved in floodplain management and flood recovery [see article p. 5],
- share contact and function information with that network,
- coordinate your planning and operations with the network.

When floods strike,

- remind property owners of the need to follow your community's flood safety regulations as they repair or rebuild,
- conduct timely damage assessments to ensure flood safety standards are correctly applied,

The need for better coordination is not unique to Ohio. More than 30 years ago, following urban-area fires in California that resulted in many deaths and widespread destruction, emergency managers realized their effectiveness was hindered in large part because they were failing to communicate and coordinate their efforts with all the different agencies involved in the disaster response. As a result, they developed what is now FEMA's Incident Command System (ICS). The ICS is a nationally-used, integrated framework for emergency management of all incidents from small to large [see related article p. 7]. For more information about ICS visit: [www.fema.gov/emergency/nims/index.shtm](http://www.fema.gov/emergency/nims/index.shtm).

- determine eligibility for flood-risk mitigation funds to repair flood damage in accordance with local flood safety regulations,
- use your floodplain development permit review process to help property owners avoid or reduce their flood risk.

It is no mere coincidence that the majority of these steps should be taken well before the flood and with the help of others. The floodplain manager who

doesn't wait until after the flood will find these tasks less overwhelming. Not surprisingly, it takes less effort to wisely manage floodplains than to repeatedly recover from floods. Let your community know what help is available from you. Let them know who you are, what you do, why you do it, and why they should support you in doing it. Introduce wise floodplain management to your community. 

## A Shared Goal: Flood Insurance

BY MATTHEW A. LESHER, ENVIRONMENTAL SPECIALIST  
ODNR, Division of Water - Floodplain Management

The National Flood Insurance Program (NFIP) was established by Congress in 1968 with the goal to reduce flood damage through the implementation of community-adopted floodplain management regulations. When communities volunteer to participate in the NFIP, they agree to enact and enforce flood damage regulations that meet or exceed federal minimum standards. Those regulations allow development in federally identified Special Flood Hazard Areas (SFHA)s as long as the community's flood safety requirements are met.

Structures built before the effective date of a community's initial Flood Insurance Rate Map (FIRM) are considered Pre-FIRM. There are no building requirements for unaltered Pre-FIRM structures. Structures built—or substantially altered—after a community's initial FIRM date are considered Post-FIRM and are required to be built in compliance with a community's flood damage reduction regulations. In return, the Federal government makes flood insurance available for purchase for any structure in the community.

Flood insurance is available for purchase through the Federal Insurance Administration, which allows licensed insurance agents to sell these federal policies. The 1973 Flood Disaster Protection Act mandates the purchase of flood insurance for buildings within the SFHA that have federally-backed loans, but federal flood insurance is available to be purchased by anyone for structures in a participating community, regardless whether a structure is in or out of the SFHA.

One purpose of flood insurance is to reduce the reliance on disaster assistance. Most federal disaster assistance is only available following a Presidential Disaster Declaration. Those declarations are issued in less than half of flooding incidents. An individual's reliance on disaster assistance for relief after a flood disaster may only provide the necessities and not replace the personal commodities that were lost.



The most common form of federal disaster assistance is a loan, which must be paid back with interest. The average federal Individuals and Households Program (IHP) award is around \$4,000.

By contrast carrying flood insurance, on a structure in an SFHA, can ensure an enhanced recovery and an opportunity to reduce the risk from flood disasters. A flood insurance claim can be filed when flood damage has occurred, regardless of the severity of the event or whether there has been any disaster declaration. Flood insurance can cover far more of the repair costs for flood damage (as long as the correct amount of insurance is purchased). While the average premium for an Ohio resident is \$605, specific premiums depend on the amount of coverage purchased, location, if the structure is Pre- or Post-FIRM, design of building, and—for buildings in the SFHA—the elevation of the lowest floor (including basement) in relation to the Base Flood Elevation.

When damage (or improvement) to a Pre-FIRM structure exceeds 50 percent of its market value, it must be repaired or rebuilt using the Post-FIRM guidelines of the communities' floodplain regulations. Substantial Damage can result from any source, not just flooding. Local floodplain managers must keep track of whether a Pre-FIRM structure has been substantially altered and review those structures for compliance with their local flood safety regulations (see:

[//www.dnr.state.oh.us/water/floodpln/S\\_Damage\\_06.htm](http://www.dnr.state.oh.us/water/floodpln/S_Damage_06.htm)).

As a result, over time, the flood risk to Pre-FIRM structures will be mitigated. Since all Post-FIRM structures are already required to meet the community's Post-FIRM flood safety standards, their flood risk is lower. Structures that meet or exceed those flood safety standards are less likely to need disaster assistance or file an insurance claim because they are less likely to suffer flood damage. Well-insured SFHA-structures and well-enforced flood safety standards will result in reduced flood damage for our communities. That is the NFIP-goal we all share. 

# NFIP Rule and Rate Changes

BY KIMBERLY M. BITTERS, CFM, ENVIRONMENTAL SPECIALIST  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT



Effective May 1, 2007 there will be some changes to NFIP insurance policy premiums and rules that are pertinent to Ohio policyholders. On average, flood insurance premiums will increase by approximately 6%. Rule changes applicable to Ohio are primarily in the form of clarifications including condominium coverages, unrepaired buildings that are substantially damaged, Elevation Certificate photograph requirements, and the addition of a formalized process for claim appeals.

Approximately 95% of NFIP flood insurance policies are sold through Write-Your-Own insurance companies and the remainder are sold directly through FEMA. Regardless of the vendor, insurance premiums for NFIP policies are based on federally-provided rating tables that are to be applied consistently to structures across the country. These tables differentiate rates based on a number of criteria including FIRM zone, community phase status (regular or emergency), date of building construction (as compared to the effective date of initial FIRM), building occupancy and use, and—where appropriate—the elevation of lowest floor as compared to base flood elevation.

The excerpt below from a November 15, 2006 letter from FEMA's Federal Insurance Administrator, David Maurstad, provides average changes to insurance premiums:

## A Zones

(zones designated as Special Flood Hazard Area)

- Post-FIRM AE Zones: Premiums will increase about 6% as indicated by FEMA's actuarial rate model, which includes an increase in the contingency loading from 5% to 10%.
- Pre-FIRM AE Zones: Premiums will increase about 7%, which will help to reduce the amount of the subsidy in these rates.
- AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will be increased 9% to 10%.
- Unnumbered A Zones: Premiums will increase about 8%. These increases are designed to keep rates in line with Post-FIRM AE Zones.
- A99 Zones (approved flood mitigation projects, e.g., levees still in the course of construction): Premiums will increase about 10%.
- AR Zones: Premiums will increase about 10%.

## X Zones

(zones outside the Special Flood Hazard Area)

- Standard Risk Policy: Premiums will increase about 10%.
- Preferred Risk Policy (PRP): No changes.

The distinction between Pre-FIRM and Post-FIRM is community-specific relative to the effective date of the first or initial FIRM provided by FEMA. Please note that FEMA distinguishes between Flood Hazard Boundary Maps and FIRMs when referring to the date that separates Pre-FIRM from Post-FIRM structures. This date does not change with map revisions unless the FIRM has been rescinded. Also, for insurance purposes only, this date does not consider the date of entry into the NFIP.

Approximate A Zones or "Unnumbered A Zones" have different rate tables for Pre-FIRM and Post-FIRM structures. These tables include the distinctions noted above as well as separate rates for areas that have estimated base flood elevations and those that do not. According to the above noted summary of changes, there will be approximately the same percent change (8%) in both Pre-FIRM and Post-FIRM rates for Approximate A Zones.

The above noted summary has consolidated B, C, D, unshaded X, and shaded X zones together under the heading of "X Zones." This is most likely due to the new format of FIRMs that only uses shaded and unshaded X Zones to represent all areas outside of the 1% chance flood or Special Flood Hazard Area. For insurance purposes, all of these zones are eligible for the same flood insurance policies depending on several criteria. In general, X Zone structures are eligible for preferred risk policies as long as they have never filed a claim at which time their policy would be required to be rated as a standard policy. Premium rates are lower, however, for standard A Zone and standard X Zone policies. According to the above rate summary, preferred risk policies are the only category that will not be increased effective this May.

For any questions on the rule or rate changes, see FEMA's online insurance manual at: [www.fema.gov/business/nfip/manual200705.shtm](http://www.fema.gov/business/nfip/manual200705.shtm) or contact our office at (614) 265-6750.

# Lower Flood Insurance Premiums in Your Community by Joining CRS

BY ALICIA A. SILVERIO, CFM, SENIOR ENVIRONMENTAL SPECIALIST  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

Communities that participate in the NFIP have already taken the first step toward reducing the effects of flood damage for local residents. Has your community considered other strategies to reduce flood risk locally and save money for the public? Would your community consider joining the Community Rating System (CRS)?

CRS is a voluntary program administered by FEMA that provides an economic incentive for communities to undertake additional floodplain management activities to reduce local flood risk. This economic incentive translates not only into reduced flood insurance premiums for residents, but could save the community dollars in long-term recovery costs. The objective of CRS is to:

1. Reduce flood losses by:
  - protecting public health and safety,
  - reducing damage to buildings and contents,
  - preventing increases in flood damage from new construction,
  - reduce the risk of erosion damage,
  - protect the natural and beneficial function of floodplains,
2. Facilitate accurate insurance rating,
3. Promote the awareness of flood insurance

How do you join CRS? First, a community should acquire and review the *CRS Coordinator's Manual*, including *Schedule* and *Application*. The *Coordinator's Manual* will provide your community with the necessary guidance for preparing your CRS Application and participation in the program. The *Schedule* identifies four categories (Public Information, Mapping and Regulations, Flood Damage Reductions, and Flood Preparedness) covering 18 creditable activities that a community can undertake to improve local floodplain management. The *Schedule* assigns credit points to the activities based upon the extent to which each ad-

vances the goals of the CRS. The number of points acquired determines the community's CRS Classification. The more points a community acquires, the higher discount their residents may receive on flood insurance.

(Please reference the table below for CRS Class information.)

Next, the community must complete and submit a CRS application and the associated documentation to the designated ISO/CRS Specialist. Upon receipt, the ISO reviews the application and performs a verification visit to evaluate the community's activities and performance. After the verification visit, FEMA determines the credit the community has earned and notifies the community, the state, insurance companies, and other parties as necessary.

Any community in full compliance with NFIP regulations may apply for CRS participation. Before a community can join the CRS, ODNR's Floodplain Management Program must perform a Community Assistance Visit (CAV) to ensure that the community is fulfilling their NFIP responsibilities. During the CAV, ODNR will assess the community's NFIP compliance and make recommendations to remedy any deficiencies. When the community has addressed all outstanding issues and is determined to be compliant, ODNR will report to ISO and FEMA so that their application may be considered.

Your community may already be conducting activities to lessen your susceptibility to flooding. These activities may just be some of the activities that would be creditable under CRS. For more information regarding CRS in Ohio, please contact Alicia Silverio at 614-265-1006 or [alicia.silverio@dnr.state.oh.us](mailto:alicia.silverio@dnr.state.oh.us)

**Credit points earned, classification awarded, and premium reductions given for communities in the NFIP Community Rating System.**

| Credit Points | Class | Premium Reduction |            |
|---------------|-------|-------------------|------------|
|               |       | SFHA*             | Non-SFHA** |
| 4,500+        | 1     | 45%               | 10%        |
| 4,000 – 4,499 | 2     | 40%               | 10%        |
| 3,500 – 3,999 | 3     | 35%               | 10%        |
| 3,000 – 3,499 | 4     | 30%               | 10%        |
| 2,500 – 2,999 | 5     | 25%               | 10%        |
| 2,000 – 2,499 | 6     | 20%               | 10%        |
| 1,500 – 1,999 | 7     | 15%               | 5%         |
| 1,000 – 1,499 | 8     | 10%               | 5%         |
| 500 – 999     | 9     | 5%                | 5%         |
| 0 – 499       | 10    | 0                 | 0          |

\*Special Flood Hazard Area.  
 \*\*Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

# City Touts Efforts to Cut Flood Damage.



(reprinted with permission from the **MARIETTA TIMES**)  
BY SAM SHAWVER, [sshawver@mariettatimes.com](mailto:sshawver@mariettatimes.com)

Four days into his administration in January 2005, Mayor Michael Mullen received a phone call informing him that Marietta was about to be hit with its second flood in four months.

Mullen told a group of more than 20 citizens gathered at Marietta College's McDonough Center Tuesday night that the experience emphasized the city's need to address its chronic flooding problem.

"How do we look at comprehensive mitigation strategies to combat flood events that leads to more development opportunities?" he asked.

Federal, state, and local agencies hope the Marietta Flood Mitigation Project will help answer that question. The city has been selected for a pilot project using the expertise of The Silver Jackets, an inter-agency government group whose prime focus is reducing future flood damage.

Tuesday's meeting was the first of at least three public sessions to share the project plan and garner citizens' input about flood problems.

"We want to find solutions to our repetitive losses due to flooding," said Joe Tucker, City Engineer. "We need public input, too."

Mullen said one mitigation effort the city has been considering includes the installation of backflow prevention valves in stormwater drains that empty into the Ohio River.

"We're looking at some engineering at the river outlets that would prevent some flood waters from backing up into city streets and low-lying areas," he said, adding that such a plan could mean an additional five feet of elevation to the floodplain in the city's south side area.

"This is a doable, fundable idea," Mullen said. "We're thinking about the end game here, not a study that will just sit on a shelf."

Tucker said the flood mitigation plan could enable the city to become part of a community rating system program where the municipality goes beyond minimum flood mitigation standards set by the Federal Emergency Management Agency.

"Communities that take part in this type of program

can qualify for a discount of up to 45 percent on flood insurance," Tucker said.

"In order to get funding to mitigate flood damage, we have to have a federally approved flood mitigation plan," Mullen said.

To illustrate how flood mitigation planning projects work, Tucker showed a video presentation on a program used in Darlington, WI., a flood-prone river community with many similarities to Marietta. Darlington lies along the Pecatonica River, and has a downtown that's a nationally registered historic district. It is also the Lafayette County seat.

Three devastating floods from 1990 to 1994 spurred city residents, businesses, civic leaders and government officials to partner in an effort to identify flooding problems and find workable solutions to stem the city's losses.

Some of the goals included elevation of structures and acquisition of properties in the floodplain, allowing those homeowners to move to higher ground.

"It's going to be costly, but we think it's well worth it," Bev Anderson, former Darlington Mayor, said in the video.

But each community has to develop a flood mitigation plan according to its own needs.

"We're at the very beginning of this project," Rob Guentter Jr. with RPG Associates Inc. of Zanesville said on Tuesday. RPG is a flood mitigation consultant that has been retained by the U.S. Army Corps of Engineers for the Marietta project.

He said the firm has done six flood mitigation plans throughout Ohio, and also points communities to funding sources needed to help solve their flooding problems.

Guentter said the project includes several phases, from problem assessment to an in-depth mitigation program with goals, objectives, activities, funding resources, and a five-year plan.

At least three public hearings will be part of the program.

"We'll have scheduled public hearings, but our committee will be very open to any comments or suggestions," Guentter said. "We have a lot of work to do, but we believe we can get it done."

The final plan for the Marietta Flood Mitigation Project is expected to be completed by late July or early August. (Printed on March 14, 2007)



# Certified Floodplain Manager (CFM) Exam



BY ALICIA A. SILVERIO, CFM, SENIOR ENVIRONMENTAL SPECIALIST  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT

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/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 one day prior to the conference on **Tuesday, August 21<sup>st</sup>** from 1:00 p.m. to 4:00 p.m. at the Ohio Department of Natural Resources.

A request for an application packet, review, and examination is \$320.00 or, if a member of the ASFPM, the discounted member 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 7, 2007.**



## Of Mice and Men Severe Weather Awareness



BY CHRISTOPHER M. THOMS, CFM, SUPERVISOR  
ODNR, DIVISION OF WATER - FLOODPLAIN MANAGEMENT



*But, Mousie, thou art no  
thy lane (not alone),  
In proving foresight  
may be vain;  
The best-laid schemes  
o' mice an' men  
Gang aft agley,  
An' lea'e us nought but  
grief an' pain,  
For promis'd joy!*

To A Mouse, Robert Burns

More than 200 years ago, Scotland's "ploughman poet", Robert Burns, related a simple story of disturbing a field mouse from her nest during his November planting. Burns' phrase in that poem concerning the plans, whether of mice or men, often going wrong, quickly became proverbial. It is wise to keep this principle in mind when planning, and to acknowledge that unexpected things can and probably will happen. This principle clearly applies to severe weather awareness and preparation.

A few years ago, while assisting officials with their post-flood responsibilities, I saw an area tourism brochure boasting how the once raging and flood-prone river was now tame. The widespread flood damage I saw was anything but tame. The community promoted the river as an attractive resource, which it was and is, but forgot that the river is a river. Streams and their floodplains have a wide range of beneficial functions. One of them is to convey floodwaters. That community was not alone in wrongly assuming that floods were a thing of the past. They were rudely reminded that we always need to be aware of and prepared for floods and other severe weather events.

For the past 29 years, Ohio Governors have proclaimed *Severe Weather Safety Awareness Weeks* to keep getting the message out that awareness of severe weather is a year-after-year and year-round necessity. The Ohio Committee for Severe Weather Awareness (OCSWA) seeks to help Ohioans prepare for when severe weather strikes. To that end, each year the committee sponsors the two awareness weeks and a Severe Weather Awareness Poster Contest conducted for elementary-age students. The OCSWA maintains a website with severe weather information, home safety tips, contacts, and member organizations at: [www.ocswa.ohio.gov](http://www.ocswa.ohio.gov).

Burns concludes his apology to the mouse with an observation that, unlike mice that can only react,

men often look back with regret or forward with fear. Reacting only when severe weather strikes does not make sense, nor does fear and regret for lack of preparation. While good plans still may not prepare us for everything, not preparing for severe weather is always wrong. While good plans may go wrong, good planning includes the willingness to adjust to the un-

expected. Our awareness of and preparation for severe weather threats should be a habit, not a fad; it should be something we are doing, not merely something we once did. We need to continue being better prepared to avoid and respond to severe weather threats, knowing that severe weather will happen. After all, we are men, not mice.

## **2007 Statewide Floodplain Management Conference: New Time! New Place!**

The 2007 Ohio Statewide Floodplain Management Conference will be held a week earlier than usual, on August 22-23, 2007 at the Embassy Suites in Dublin, Ohio. For more information, please contact Alicia Silverio at 614-265-1006 or [alicia.silverio@dnr.state.oh.us](mailto:alicia.silverio@dnr.state.oh.us) or visit <http://www.dnr.state.oh.us/water/floodpln/conference/>



### **Congratulations!**

Clermont County Chief Building Official and Floodplain Administrator Ray Sebastian received the *2007 Victor C. Jones Award*, presented by the Ohio Building Officials Association (OBOA) in recognition of his outstanding and innovative career in the field of code enforcement.

Mike Mihalisin, Geauga County Chief Building Official and Floodplain Administrator, was the 2006 recipient of the Harvey E. Wilbekin Ohio Building Official of the Year Award presented by OBOA.

### **Lender or Agent Flood Insurance Training offered at:**

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| 7/19/2007 | Findlay    | 8am – Noon   | IIOA                   | Agent Seminar    |
| 8/22/2007 | Columbus   | TBD          | OFMA                   | State Conference |
| 8/30/2007 | Richfield  | 9am-12:30 pm | Floodplain Consultants | Lender Seminar   |
| 9/19/2007 | Cincinnati | TBD          | CIB-Hold Date          | Agent Seminar    |
| 9/20/2007 | Cincinnati | 9am-12:30 pm | Tri-State Fin. Inst.   | Lender Seminar   |
| 9/21/2007 | Columbus   | TBD          | Ohio Bankers League    | Lender Seminar   |
| 9/25/2007 | Canton     | TBD          | IIOA                   | Agent Seminar    |
| 9/26/2007 | Boardman   | TBD          | IIOA                   | Agent Seminar    |
| 9/27/2007 | Cambridge  | TBD          | IIOA                   | Agent Seminar    |
| 10/5/2007 | Columbus   | TBD          | IIOA                   | Agent Seminar    |

For the latest information about upcoming Lender & Agent Seminars visit:

[www.fema.gov/business/nfip/a\\_wshop5.shtm](http://www.fema.gov/business/nfip/a_wshop5.shtm)

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