



The Antediluvian

Ohio's Floodplain Management Newsletter

Volume II

Summer 1995

Issue 2

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

You Are the Local Floodplain Manager - Among Other Things!

By Cynthia J. Crecelius, Supervisor

In the current climate of "doing more with less" we are all finding that our jobs encompass much more than we perhaps thought. Based upon information gathered in almost 650 Community Assistance Visits over the last ten years, the Division of Water staff has rarely found someone whose sole function is local floodplain management. This means that while many of you have the basic concepts down, you may not have been able to take the additional time to learn the fine points of the National Flood Insurance Program's (NFIP) administrative details. The following problems seem to be prevalent in many communities:

- 65% of Ohio communities have other regulations which are inconsistent or conflict with their local flood damage prevention regulations, or have not updated flood damage prevention regulations to remain compliant with current NFIP criteria.
- 75% of Ohio communities have administrative deficiencies or enforcement problems, such as not requiring development permits for all activities in the special flood hazard area, not obtaining certified as-built elevation data, failing to record flood protection elevation on permits issued, failing to take actions against violations which are not compliant with local

regulations, and failure to use available data for areas shown on the Federal Emergency Management Agency maps as A or approximate flood hazard areas.

The consequence of minor administrative oversights compounds across Ohio. Failure to enforce development standards and to protect new and substantially improved structures takes us all further from the goal of reducing flood damage potential while encouraging wise use of the floodplain.

(continued next page)

In this Issue

<i>You Are the Local Floodplain Manager</i>	1
Historic Structures & the NFIP.....	3
OFMA • Ohio Floodplain-Mgt Association.....	5
Floodplain Management Survey Results.....	5
Floodplain Management Video Update.....	6
Comprehensive Flood Hazard Management & Planning for Ohio's Communities.....	6
Common Myths about Flood Insurance	8
FEMA Elevation Certs & Map Change Forms...	9
Cover America.....	10
Workshop Watch.....	11
Thank you.....	11

(Continued from page 1)

The implementation of the NFIP depends upon you as the local floodplain manager. The Division of Water staff would like to offer you the following key points for administering an effective program in your community.

- **DISPLAY YOUR FLOOD INSURANCE RATE MAP AND FLOODWAY MAP IN A PROMINENT LOCATION.** This reminds the public that your community has flood damage prevention standards. It will also remind you and other officials involved in development review that flood hazards must be evaluated in all actions involving the regulatory (100-year) floodplain. The map and *Flood Insurance Study* will help you determine the location of two important regulatory areas, the floodplain fringe and floodway.
- **KNOW THE PROVISIONS OF YOUR LOCAL FLOOD DAMAGE PREVENTION REGULATIONS.** Each Ohio community that participates in the NFIP has committed to adoption and enforcement of minimum land management criteria for flood damage reduction. You have also agreed to comply with the administrative procedures established by the NFIP including: development review, record keeping, assessment of penalties; and remedy of violations.
- **NOTIFY ALL DEVELOPMENT PERMIT APPLICANTS WHEN THE PROPOSED ACTIVITY IS IN AN IDENTIFIED 100-YEAR FLOODPLAIN.** The development will be subject to specific flood damage prevention standards which differ from general development standards. Require all new and substantially improved structures to meet the requirements of your regulations. Specify

the flood protection elevation and floodway limits on every development permit for activities within the floodplain.

- **ENSURE THAT FLOODWAYS ARE UNOBSTRUCTED BY FILL OR OTHER DEVELOPMENT.** Periodically check near identified watercourses to ensure that floodways are not being filled and that a permit has been issued for all actions where one is needed. Make sure that proposed channel modifications are coordinated with neighboring communities, the Federal Emergency Management Agency (FEMA) and the Ohio Department of Natural Resources.
- **NOTIFY FEMA OF ANY NEEDED CHANGES TO YOUR MAPS OR FLOOD INSURANCE STUDY.** Local floodplain managers are responsible for notifying FEMA if there are activities which invalidate the current map and flood study information. A common action requiring notice to FEMA is a community's annexation of areas which contain identified 100-year floodplain.
- **REQUIRE CERTIFICATION OF AS-BUILT ELEVATIONS AND FLOOD PROOFING MEASURES AND MAINTAIN A RECORD THEREOF.** These records prove development in your community is flood-protected. They also ensure that the flood insurance premium of a property protected by flood insurance will be accurately rated. Compliance with the local flood damage prevention regulations saves the property owner money. If floodproofing is used instead of elevation, require an architect or engineer's certification of the methods and materials.
- **USE BEST AVAILABLE INFORMATION TO PROTECT**

DEVELOPMENT LOCATED IN AREAS DELINEATED AS SPECIAL FLOOD HAZARD WHERE NO WATER SURFACE ELEVATIONS HAVE BEEN PROVIDED ON THE MAP. It is the local floodplain manager's responsibility to look for other data from federal, state and local sources which may be used to protect development in the flood hazard area. Your local regulations contain a provision which requires applicants of large scale (50 lots or 5 acres) development to generate the 100-year flood elevation. If you are unsure about the availability of data other than that included in your flood insurance map and study, you may contact the Division of Water, Floodplain Management Program, at (614) 265-6750 for assistance.

- **DOCUMENT ANY VARIANCES GRANTED TO YOUR FLOOD DAMAGE PREVENTION REGULATIONS.** Make sure you understand the limits of the variance authority that is given to the NFIP participating community. Your local flood damage prevention regulations contain very specific guidelines and criteria for variances. Any variance that is granted must be the minimum necessary to provide relief from severe hardship and should be contingent upon conditions which will minimize the potential for flood damage. Note that variances to the local floodplain management regulations do not vary the insurance requirements and actuarial rating structure.
- **CALL THE DIVISION OF WATER WHEN YOU ARE IN DOUBT.** Our mission is to support your local efforts toward cooperative management of Ohio's floodplains to ensure the reduction of flood damage and the balanced wise use of the floodplain as a resource. We will provide technical assistance, education and training and recommended development criteria to further this mission.

These key points serve as the building blocks for sound and effective local floodplain management

By addressing the noted items you can stay on the right track. If reducing flood damage and sustaining your floodplain as a resource are not strong enough incentives, you may also want to consider that following these points should keep the Division of Water staff satisfied in the event of a Community Assistance Visit in your community!

We hope that by helping you focus on the basics of floodplain management, you will all agree that there is room on that office hat rack for the one identifying you as **LOCAL FLOODPLAIN MANAGER**. Not all of our jobs come with the benefits of saving lives, reducing taxpayer expenditures, and improving the quality of life for all our residents. 

Historic Structures & the National Flood Insurance Program



by Christopher M Thoms, Planner

When is an historic structure not an historic structure? You may be faced with this question if your community is home to one of the many sites throughout Ohio which contribute to the rich heritage of our state and nation. As floodplain administrators, you are provided the opportunity to help preserve and protect historic structures. The ability to allow the character of a historic structure to remain intact while obtaining flood protection is provided in the variance guidance of the National Flood Insurance Program (NFIP) Regulations at Section 60.6. NFIP-participating communities have adopted local regulations which address historic structures. Review your regulations or call (614) 265-6750 to obtain a copy of the NFIP variance provisions for historic structures.

Are you distinguishing historic structures from replicas in the administration of your local floodplain management regulations? The National Flood Insurance Program defines an *historic structure* as *any structure that is: a) Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; b) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; c) Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or d) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either; 1) By an approved state program as determined by the Secretary of the Interior or 2) Directly by the Secretary of the Interior in States without approved programs.*

The U.S. Department of the Interior, National Park Service has primary responsibility for preserving historic properties. To list a property on the National Register, the Park Service applies certain evaluation criteria. These criteria are found in the Code of Federal Regulations, Title 36 Part 60. Contact the National Register of Historic Places, National Park Service, U.S. Department of the Interior, P.O. Box 37127, Washington, D.C. 20013-1127, (202) 343-9519 to obtain a copy.

In Ohio, the Ohio Historical Society's Historic Preservation Office; Planning, Inventory, & Registration Department receives nominations for properties to be placed on the state historic register. The Society maintains a list of all properties currently on the national and state registers. Call (614) 297-2470 to purchase a copy of the list from the Society. If your community maintains a local inventory of historic places, please check that you have program approval from the Ohio Historical Society or the U.S. Secretary of the Interior before granting variances based upon the *historic structure* designation.

Historic Structures in the Floodplain

Historic landmarks located in federally identified flood hazard areas (100-year floodplain) are 'grandfathered in' under NFIP regulations, in other words the existing structure is not required to comply with a law adopted after the structure was built. Alterations, repairs and rehabilitation to structures in the flood hazard area are subject to the floodplain administrator's review. Repair or rehabilitation which equals 50% or more of the structure's market value prior to the project, is considered to be a *substantial improvement*. The NFIP regulations require all new and substantially improved existing structures to comply with flood damage reduction standards. Floodplain administrators may not issue a development permit to non-compliant-structures.

To maintain the character and historic designation of a structure, the local floodplain administrator may grant a variance for repair and rehabilitation. The variance must be consistent with NFIP intent, not preclude the structure's continued designation as a historic structure, and be the minimum necessary to preserve the historic character and design of the structure.

Individuals and businesses buying, building, or improving property located in identified special flood hazard areas within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect federal financial assistance. The granting of a variance will affect flood insurance premium rates. Premium amounts as high as \$25 per \$100 of coverage may result. Individuals and businesses applying for federal financial disaster assistance for buildings or contents located in identified *Special Flood Hazard Areas* within participating communities are required to purchase and maintain flood insurance as a prerequisite for receiving that financial disaster assistance.

When you next determine if development is an historic structure or replica, remember that the Park Service advises that reconstructed new buildings are rarely considered for historic structure designation and may not be included on the National Register. Unregistered historic

replicas would not be eligible for the NFIP historic structure variance relief. Substantially damaged or improved structures need to be elevated or floodproofed. A preservation plan which integrates flood hazard reduction standards furthers your community's floodplain management objectives. Applying floodplain management regulations to **historic** structures' may seem to complicate preservation efforts; however, reducing the exposure to flood damage will help to protect and preserve these unique places, and ensure that people can appreciate our heritage for many years to come. 

Floodplain Management Survey Results

By Peter G. Finke, Administrator

In our previous issue of *The Antediluvian* (Volume II, Issue I, Winter 1995) we included a *Floodplain Management Survey* to help determine the level of interest in Ohio for forming a statewide association representing local officials and others involved in floodplain management. We received fifty responses. Here is what the respondents told us:

- 85% would join a state floodplain management association
- A majority were in favor of affiliating with another organization - such as an existing water resource, planning, or other related association. Of key concern was that floodplain management receive fair and equal representation
- 94% stated that floodplain management decisions should continue to remain at the local government level
- 73% indicated that the state should provide additional technical advice and assistance
- 68% expressed difficulties with the National Flood Insurance Program Standards (too complex, don't cover all situations, etc.)

More than 60 individuals attended the flood loss reduction workshop at the May 9 Water Management of Ohio's (WMAO) Spring Conference. Attendees discussed whether to proceed with formation of a statewide floodplain management association. Support for forming a state association was very positive and a number of individuals volunteered to serve on a steering committee to help get the effort underway. The steering committee agreed to meet again on June 6 to further discuss the structure of such an organization and to elect a committee chair. At that meeting, Jerry Brems, Director of the Licking County Planning Commission was elected to chair the steering committee and has prepared the following progress report. 

O F M A - Ohio Floodplain Management Association

by Jerry Brems, Director, Licking County Planning Commission & Kari A. Echard, Licking County Community Rating System Coordinator

The first steering committee meeting of OFMA was held on June 6, and the general consensus was one of definite interest and need for a floodplain management association. The survey results compiled by the Ohio Department of Natural Resources (see previous article) reinforced that there was an overwhelming interest in joining a state floodplain management association.

The committee discussed the advantages of, and concerns about, being associated with the Water Management Association of Ohio (WMAO). One advantage would be that the organizational structure is already in place. Another advantage is that the administrative capacity to handle this group is already well established. Most of the concerns raised dealt with the ability of the floodplain management group to maintain identity and direction within WMAO. The committee is currently working on a mission statement and objectives for the association.

If you or anyone in your office would be interested in attending the committee's next meeting, or if you have any questions or suggestions, please contact one of the following persons.

OFMA Steering Committee

Jerry Brems (Chair) Licking County
(614) 349-6555 Planning Commission

Gordon Bourgin Hocking Metropolitan
(614) 3SS-3883 Housing Authority

Kari Echard Licking County
(614) 349-6555 Planning Commission

Peter Finke Ohio Department of
(614) 265-6750 Natural Resources

Fred Fowler Delaware County
(614) 368-1950 Building Department

Doug Johnson Miami Conservancy
(513) 223-1271 District

Jerry Oney Ross County Planning
(614) 773-7200 & Building Department

Floodplain Management Videos Update

By Michael K. Gease, Senior Planner

Response to our article in *The Antediluvian* (Volume II, Issue I Winter 1995) on the availability of floodplain management videocassettes has been positive. The most popular requests have been for videos illustrating flooding events or providing training on administration of local floodplain management regulations under community participation in the National Flood Insurance Program.

Since our last article, two new titles have been added to our expanding video library:

- *Facts on Floods*, Franklin County Emergency Management Agency (FEMA), 9/94. Basic

information on the threat of flooding and the availability of flood insurance; immediate property owner actions after a flood event (10 minutes).

- *Multi-Objective Mitigation Planning*, FEMA/National Park Service, 1995. Overview of multi-objective floodplain and watershed management concepts (18 minutes).

For a complete list of videocassettes available on loan from the Floodplain Management Program or to obtain a video, please contact our office at (614) 265-6750.

Comprehensive Flood Hazard Management and Planning for Ohio's Communities

By Andrew Reimann, Planner

Human use of floodplains encompasses a broad range of private, public, and environmental land uses. Much attention has traditionally been focused on the hazards associated with floodplains and flood events. If a river flooded a town, then the response was to build-up the flood levee. Relatively little consideration has been directed toward the natural values and benefits derived from maintaining undeveloped floodplain areas. In their natural, undisturbed state, floodplains perform an enormous role in sustaining the ecological values and cultural components of the landscape. The benefits derived from undeveloped floodplains range from reduced flood velocities, flood peaks, and sediments loads in receiving streams, to providing habitat for rare and endangered species, to providing areas for recreation and environmental education and research. A previous edition of *The Antediluvian* (Volume 1, Issue 2, Fall 1994) describes in-depth the cultural and biological resources provided by undeveloped floodplains

In the aftermath of the 1993 Midwest floods, the economic, cultural, and biological values and benefits of natural floodplains have been subject to increased research and management. Traditional



OFMA

OHIO FLOODPLAIN MANAGEMENT ASSOCIATION

(A DIVISION OF WATER MANAGEMENT ASSOCIATION OF OHIO. WMAO)

DID YOU KNOW THAT 609 MUNICIPALITIES AND 86 COUNTIES IN OHIO HAVE ADOPTED FLOODPLAIN MANAGEMENT REGULATIONS AS PART OF THEIR PARTICIPATION IN THE NATIONAL FLOOD INSURANCE PROGRAM?

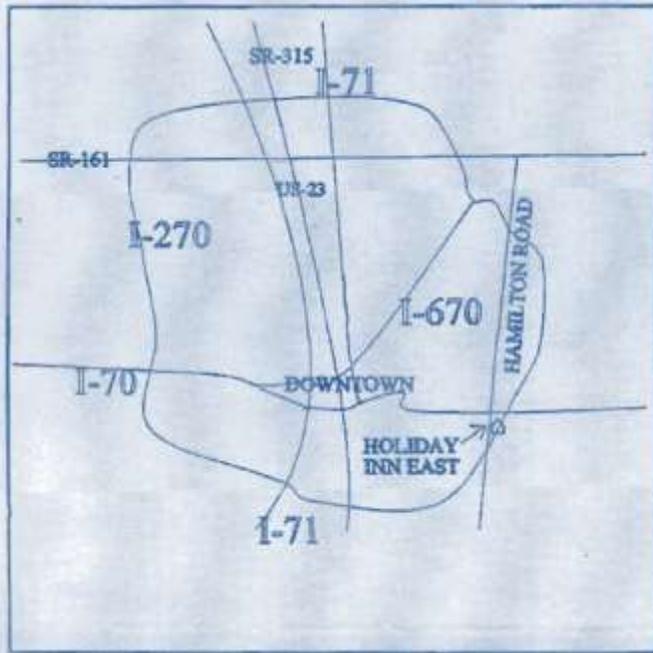
DID YOU KNOW AN OHIO FLOODPLAIN MANAGEMENT ASSOCIATION WAS RECENTLY FORMED?

ARE YOU INTERESTED IN LEARNING MORE ABOUT OFMA?

AN ORGANIZATIONAL MEETING WILL BE HELD AT THE HOLIDAY INN EAST NEAR HAMILTON ROAD AND INTERSTATE 70 ON **NOVEMBER 15TH AT 4:00 PM.** THIS MEETING WILL BE HELD CONCURRENTLY WITH THE WATER MANAGEMENT ASSOCIATION OF OHIO'S ANNUAL MEETING. YOU MAY ATTEND THE WHOLE WMAO MEETING (THERE IS A CONFERENCE FEE) OR COME JUST TO THE **OFMA** ORGANIZATIONAL MEETING AT 4:00 PM. (NO FEE) PLEASE CONTACT WMAO AT (614) 292-6108 IF YOU ARE INTERESTED IN FURTHER INFORMATION REGARDING THE ANNUAL WMAO MEETING, OR CONTACT KARI ECHARD AT (614) 349-6555, IF YOU ARE INTERESTED IN THE **OFMA** ORGANIZATIONAL MEETING.

DIRECTIONS ON BACK TO THE CONFERENCE

Directions to the OFMA Meeting



Holiday Inn East is located at 4560 Hilton Corporate Drive. From Hamilton Road, turn east at light to the Eastbound I-70 ramp. Turn south (almost immediately) on a short unnamed connecting road.

There are directional signs for the hotel. Turn east on Hilton Corporate Drive. The 12-story hotel is on the north side of the street.



structural flood control approaches, such as levees and stream channelization, offer limited opportunities for preserving and/or restoring the natural values and benefits of floodplains. Some communities have implemented more comprehensive, multi-objective programs for managing their river corridors. Multi-objective river corridor planning and management strategies can reduce urban development's vulnerability to floods, while integrating recreational opportunities and preserving and restoring the natural values and benefits of floodplains. Comprehensive floodplain management can be accomplished by building on the framework of the National Flood Insurance Program (NFIP). The NFIP provides minimum floodplain management criteria in the 100-year floodplain that can be broadened by including programs such as erosion and sedimentation control urban forestry practices, and stormwater management activities. In response to the increased interest in multi-objective floodplain management, the NFIP several years ago initiated the Community Rating System (CRS). The CRS encourages communities to develop floodplain management and hazard mitigation plans which serve objectives well beyond the traditional structural responses to flood problems.

In order to promote the goal of integrating human needs, reducing flood losses, and maintaining the ecological integrity of floodplain areas, our office proposes to develop a *Comprehensive Flood Hazard Mitigation Plan* (CFHMP). Input from the residents and public officials of a local community that participates in the CRS will be needed. Our concept involves a CFHMP planning process founded on the principle of promoting the floodplain ecosystem integrity while maintaining sustainable benefits, such as economic growth, for human populations. The planning process will result in a plan that will identify and encourage economic growth while concurrently protecting and/or restoring the ecological function of the community's floodplain. The CFHMP could be used locally to guide the community's decision making process and support wise use in flood hazard areas by an established set of long-term goals and short-term objectives. These goals and objectives would be consistent with the economic, physical, and institutional desires of the community. The CFHMP will seek to arrange a

community's floodplain land-use from a standpoint that balances: 1) flood damage reduction, 2) land-use development, 3) resources protection, and 4) environmental protection. A CFHMP can provide an excellent framework to systematically address multi-objective elements of all planning activities normally carried out by the local government. Public works improvement operations, building department activities, and recreation planning efforts can be evaluated on the basis of established goals and objectives.

The CFHMP planning process is designed to avoid the perception of conflict between natural floodplain systems and human use and to identify a process that hopefully can assist in a more appropriate synthesis of competing uses. Benefits to all of us in floodplain management will be realized by increasing a community's awareness that protecting a floodplain's resources and values does not exclude development from flood hazard areas. Rather, development must be distributed in such a way as to minimize a community's disruption due to flood events. A CFHMP focuses on treating the causes rather than the symptoms of inappropriate floodplain development. It is a proactive approach toward mitigation versus the past damage and repair cycle.

Over the last few decades, our ability to alter our environment and tailor it to our needs has grown. Ignoring the relationship between land use and the intrinsic capacity and capability of a landscape invites dire long-term consequences for both human society and the ecosystem.

Tailoring land management to the landscape requires a more symbiotic relationship between land use planning and urban development activities. The implementation of flood hazard mitigation options presents opportunities to conserve and to enhance the quality of both the man-made and natural environment. Mitigation occurs as the result of policies and actions at the local level which will have an impact on both the man-made and natural environment.

Successful mitigation depends on community-based implementation, clear vision, and programs with incentives to ensure wise use of flood hazard areas. Ultimately, the most critical and effective

player in the flood hazard mitigation arena is the individual property owner. Citizen participation is essential when considering community concerns and educating local residents of the fundamentals of responsible effective flood hazard management. In order to develop a plan that is based on the interests and needs expressed by the local citizenry, the CFHMP will attempt to get the public involved as much as possible.

We are all too familiar with the economic distress, endangerment of life, and the environmental degradation caused by past flood events. Long-range, comprehensive flood mitigation planning is one way to break the disaster-recovery-disaster cycle by ensuring that communities are reducing their vulnerability to future flood risk. Efforts to maintain and restore the natural resources of a community's floodplain and encourage continued economic development must focus on the underlying causes and reasons for floodplain development. The CFHMP process applies multiple objectives in a unique and innovative attempt to bring together people from local, county, and state agencies, the private sector, and the property owners. The process focus is on building a partnership to, preserve and improve their local quality of life. 

Common Myths about Flood Insurance

By Chad M. Berginnis, Planner

Year in, year out, it seems that there are always questions - and misconceptions - about the nature and availability of flood insurance.

In Ohio, more than 600 municipalities and 86 counties participate in the National Flood Insurance Program (NFIP). Communities that join the NFIP are responsible for managing development in identified *Special Flood Hazard Areas* (SFHAs). In exchange, all structures in those communities are eligible to be covered by federally subsidized flood insurance. The premium of a flood insurance policy for a newly built structure is

directly linked to the community's enforcement of its floodplain regulations. If a structure is compliant with minimum NFIP standards - its lowest floor is elevated to or above the 100-year flood elevation - it will have a low flood insurance premium based on its reduced flood risk. If a community allows a structure to have the lowest floor built below the 100-year flood elevation, the resulting high flood insurance premium will reflect the increased flood risk.

Listed below are some common misconceptions about the NFIP followed by the facts.

Flood insurance is unavailable in my community.

Fact: Flood insurance is available in any Ohio community that participates in the NFIP. Ohio has 712 communities with identified SFHAs, and almost 700 participate in the NFIP. If a community does not participate in the NFIP, flood insurance is not available.

You have to live in a floodplain to buy flood insurance.

Fact: All buildings in participating communities are eligible for flood insurance coverage, whether or not the building is in a floodplain. According to recent flood insurance data, 28% of the 22,564 flood insurance policies in Ohio are for structures in either zone B, C, or X -areas outside of the 100-year floodplain.¹ National statistics show that 31% of flood loss claims are for structures in zones B, C, or X²

¹ *NFIP Insurance Report*, FEMA Region V, 31 Oct. 1995.

² The Natural Hazards Research and Applications information Center, *Floodplain Management in the United States: An Assessment Report*, Volume 1-Summary Report, 1992.



Flood insurance is expensive.

Fact: The average cost of a flood insurance policy in Ohio is \$328 per year.³ However, the cost of flood insurance for a structure can dramatically increase if the structure's lowest floor is built below the 100-year flood elevation. Policies can exceed several thousand dollars per year for a residential or commercial structure whose lowest floor is below the 100-year flood elevation. Conversely, the cost of flood insurance can decrease if a structure's lowest floor is elevated one or more feet above the 100-year flood elevation. Flood insurance is especially inexpensive if the structure is in a zone B, C, or X. A *Preferred Risk Policy* for a structure in zone B, C, or X generally costs about 60% less than a *Standard Policy* for the same structure in a zone AE (100-year) floodplain.⁴

My insurance agent can't sell flood insurance.

Fact: Any licensed property indemnity agent or broker can sell the *Standard Flood Insurance Policy* - or *Preferred Risk Policy*. Although any licensed agent can sell flood insurance, the federal government underwrites all flood insurance policies under the NFIP. The

³ *Quick Facts*, 31 Jan. 1995. The average premium was calculated by dividing the written premium by the number of policies in force.

⁴ *NFIP Flood Insurance Manual*, July 1995 revision. Percentage resulted from comparing *Preferred Risk Policy* coverage rates versus the same coverage rates for a Post-FIRM. Zone AE, single family, without basement structure built at the 100-year flood elevation.

federal government standardizes insurance rates and coverage limits for flood insurance policies as well. 

FOR ANSWERS TO
FLOOD INSURANCE
QUESTIONS
CALL

1-800-638-6620

FEMA Elevation Certificates & Map Change Forms



By Richard J. Roths, FEMA Region V

The National Flood Insurance Program (NFIP) is a partnership which includes the private sector and the federal, state and local governments. However, the key player in the process is the floodplain management administrator in the local government.

The decisions the community official makes have a direct effect on the flood insurance premium rates that residents pay. To reduce the risk to residents, local officials must have a basic understanding of not only the floodplain management regulations, but how their efforts affect the flood insurance rates.

This is the first in a continuing series of articles regarding misunderstood NFIP issues which lead to homeowners paying unnecessarily expensive flood insurance premiums.

The Federal Emergency Management Agency's *Elevation Certificate* is not an *Application for a Flood Insurance Rate Map Revision*. The FEMA *Elevation Certificate* is not accepted as an

application to remove a structure or property from the *Special Flood Hazard Area* (SFHA) and the requirement to purchase flood insurance. The *Elevation Certificate* is used for the following purposes:

1. **Buying flood insurance.** An *Elevation Certificate* is required to rate all structures built after the date of the community's *Flood Insurance Rate Map* (FIRM). Pre-FIRM structures may also be eligible for post-FIRM rates (which are usually about 60% less) with an *Elevation Certificate* which shows that the structure is elevated to, or above, the base flood elevation.
2. **Documentation that a structure meets floodplain management requirements.** Communities are required by their floodplain management ordinance to obtain and maintain records of the elevation of the lowest floor, including basement, of new and substantially improved structures in the floodplain. A community can use the *Elevation Certificate* to meet this requirement provided it is accurately and completely filled out.
3. **Support documentation provided with an application for Map Revision or Map Amendment.** The certificate cannot, in and of itself, be used to get a map amendment or map revision. It can be used as supporting documentation when provided with the proper map forms.

There are three forms that can be used to request a map change:

Form MT-1, series 81-87, dated 10-94, *Amendments and Revisions to National Flood Insurance Program Maps* is used for letters of map amendment (LOMAs), letters of map revision (LOMRs) based on fill, and conditional letters of map revision (CLOMRs) based on fill.

Form MT-EZ, series 81-92, dated 12-94. *Amendments and Revisions to National Flood Insurance Program Maps* is used for LOMAs and LOMRs for single lots or structures, based on fill.

Form MT-2, series 81-89, dated 10-94, *Revisions to National Flood Insurance Program Maps* is used for LOMRs, CLOMRs, and physical map revisions (not just letters).

To obtain one of these forms, the applicant should call (312) 408-5500 and request the application by name. Processing time, once all data are received, is approximately 60 days. 

Cover America



By Peter G, Finke, Administrator

COVER AMERICA is the name of the Federal Emergency Management Agency's (FEMA) latest and most ambitious marketing campaign to help publicize flood insurance. According to FEMA estimates, there are about 10 million households in floodplains, yet only 20 percent (2 million) carry flood insurance. In order to reduce the increasing cost to the federal government for flood disaster assistance, FEMA is promoting flood insurance as a more effective means for home owners to recover from flood losses. In the fall of 1995 FEMA will unveil its new nationwide marketing campaign using TV, radio, print, direct mail, outdoor and transit advertising. FEMA is currently working out the strategies of the campaign; however, don't be surprised if you see flood insurance ads appearing in newspapers and on television, billboards, and buses. The campaign will include an 800 toll-free number that consumers can call for additional information including referrals to insurance agents within their area who have agreed to sell flood insurance.

The bottom line of the marketing effort is that there are millions of homes in flood risk areas that are uninsured. Reducing these uninsured losses will save taxpayers millions of dollars by directing property owners to insurance agents rather than to disaster application centers. 

LENDER – AGENT SEMINARS

on National Flood Insurance Program Compliance

On November 13, 1995 a seminar is offered for Insurance Agents

On November 14, 1995 a seminar is offered for Lenders

Both sessions will be held at the:

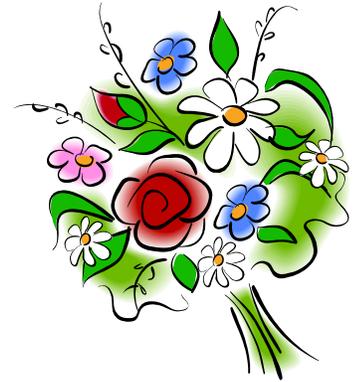
Holiday Inn Crowne Plaza
33 Nationwide Blvd.
Columbus, OH

Call Rich Slevin at (708) 955-4550 for further details on registration.

permit issuance for a proposed development in a special flood hazard area.

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

Thank You



By Christopher M. Thoms, Planner

During the past five months our staff conducted Flood Loss Reduction Workshops in: Erie, Cuyahoga, Lucas, Franklin, and Washington counties. One hundred and forty-two officials representing more than a hundred communities from over a thirty-county area attended these sessions. The comments from the participants were very positive. Our staff has enjoyed the opportunity to hear from you about your floodplain management challenges and concerns. We have learned much and attempted to provide the information most useful to you. We encourage your continued input and are committed to provide you with the training and information most needed. The Floodplain Management staff extends our thanks to all our hosts for their support and hospitality.

WORKSHOP WATCH



By Christopher M Thoms, Planner

Would you like to be host to a Flood Loss Reduction Workshop for the community officials in your area?

Workshops are scheduled for north-central Ohio in October and for southeast Ohio in November. We are looking for additional workshop locations.

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

**TO OBTAIN A COPY OF THE
FLOOD MAP FOR A SPECIFIC
AREA CALL THE FLOOD MAP
DISTRIBUTION CENTER AT**

1 - 800 - 358 - 9616

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

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

If you know of someone who would want to receive a copy of *The Antediluvian* but didn't, please let us know. If your copy of the newsletter was misdirected, please send us address corrections, office or personnel changes to our offices at 1939 Fountain Square Bldg E-3 Columbus, Ohio 43224



Bulk Rate
U.S. Postage
PAID
Columbus, Oh
Permit No. 5871

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

George V. Voinovich
Governor,

Francis Buchholzer,
Director,

Michele Willis, P.E.
Chief