



The Antediluvian

Ohio's Floodplain Management Newsletter



{an · te · dā · lōō · vē · ən: Before the Flood}

Volume XXII, Issue 1 Ensuring the wise management of Ohio's floodplains Summer 2015

FEMA Launches the Office of the Flood Insurance Advocate

The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) Administrator Craig Fugate initiated the Office of the Flood Insurance Advocate in December 2014. Former Floodplain Management Branch Chief, David Stearrett, was appointed as the Director of this new Office. The Advocate and Office were formalized in June 2015.

The Office will work on specialized assistance to citizens and policyholders on National Flood Insurance Program (NFIP) issues; as well as regional mapping outreach and education support. To best carry out its mission, duties and responsibilities, the Office will be an independent office within FEMA with direct alignment to the Federal Insurance and Mitigation Administration (FIMA) Associate Administrator and the FEMA Administrator.



Special points of interest:

- Significant changes to the NFIP have become effective as of April 1, 2015 due to the Homeowner's Flood Insurance Affordability Act (HFIAA). Detailed information and fact sheets can be downloaded from www.fema.gov.
- The Office of the Flood Insurance Advocate has been created to assist citizens and policyholders on NFIP issues, regional mapping outreach and education support.

Floods are the most common disaster affecting communities in America, said David Miller, Associate Administrator for the Federal Insurance and Mitigation Administration. Through the National Flood Insurance Program, FEMA is working hard to ensure that families are able to protect themselves from flood damage and accelerate efforts to recover should something happen. As someone who has worked tirelessly on behalf of policyholders for many years, I know Mr. Stearrett will fight each day to ensure that policyholders have the information they need.

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Upcoming CFM Exams

Date	Time	Location
10/22/15	9am - Noon	138 East Court Street, 8th Floor Conference Room 806 Cincinnati, OH 45202
12/10/15	12:30 - 3:30pm	2045 Morse Road, B-3 Conference Room, Columbus, OH 43229

Visit www.floods.org for exam registration information.

to navigate the flood insurance process and ensure any concerns are addressed.

Until funding was available to establish the permanent office, a number of FEMA employees were detailed to the Interim Office. FEMA spent several months developing options to implement this new provision, and met with a number of Advocate and Ombudsman offices at other federal agencies and identified areas of greatest policyholder and property owner needs. These findings were leveraged to build the interim office.

FEMA has confirmed the Flood Insurance Advocate and Office of the Flood Insurance Advocate as part of its commitment to immediately begin providing assistance to homeowners and policyholders. The Advocate and staff will focus on assisting the public as they navigate through the National Flood Insurance Program (NFIP) processes by leveraging FEMA resources to address specific public inquiries or concerns. The Advocate will also develop a long-term regional mapping outreach and education strategy to maximize support to the public. The Flood Insurance Advocate office will operate with existing resources and further expansion is subject to future funding, as FEMA is operating under a Continuing Resolution.

The Flood Insurance Advocate will be an independent office within FEMA and have direct access on an advisory basis to the FEMA Administrator.

Initially, the public can reach the Acting Flood Insurance Advocate by email, at insurance-advocate@fema.dhs.gov. The Flood Insurance Advocate is working to establish a phone number to receive inquiries from the public. FEMA recommends that policyholders also continue to work with their insurance agents to resolve any questions or concerns that they have related to flood insurance, or contact Floodsmart at 1-888-379-9531.

The NFIP is a Federal program created by Congress to mitigate future flood losses nationwide through sound, community-enforced building and zoning ordinances and to provide access to affordable, federally backed flood insurance protection for property owners. The NFIP is designed to provide a way for Americans to address the escalating costs of repairing damage to buildings and their contents caused by floods.

Note: This article was originally released on December 19, 2014 (Release Number: HQ-14-98/Washington) and has been amended for The Antediluvian to reflect current information regarding the permanent status of the Office of the Flood Insurance Advocate.

How the FloodSmart Agent Locator and One-Step Flood Risk Profile Work

Kelly DeGuia, CFM, Natural Hazards Program Specialist - FEMA V

Created by Congress in 1968 to provide a means for property owners to financially protect themselves from damages caused by flooding, the National Flood Insurance Program (NFIP) offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. The program is administered by the Federal Emergency Management Agency (FEMA), and policies are sold by private property and casualty insurance agents who represent more than 80 insurance companies. Rates are set nationally and do not differ from company to company or agent to agent. FloodSmart, the marketing and education campaign of the NFIP, offers an Agent Referral Program to help connect agents who sell the policies with people who need flood insurance coverage.

A property owner or renter looking for an agent who



sells flood insurance can visit FloodSmart.gov, the official website of the NFIP. Once on the page, visitors have two ways to find an agent who sells flood insurance. They can use the One-Step Flood Risk Profile and get a general idea of their property's flood risk, or they can use the Agent Locator. Both provide a list of nearby insurance agents who have enrolled in the FloodSmart Agent Referral Program.

When agents enroll in the program, they can enter an unlimited number of ZIP codes for the areas in which

they do business. The Agent Locator displays agents by distance from the center of the ZIP code entered. With the One-Step Flood Risk Profile, search results will display agents nearest to the address entered. The FloodSmart Agent Referral Program is voluntary and open to all property and casualty insurance agents who sell flood insurance in the United States and have completed flood insurance training. Approximately 22,000 agents participate in the program, so not every agent who sells flood insurance participates in the FloodSmart Agent Referral Program. In addition, agents participating in the FloodSmart Agent Referral Program are not distributed equally across the country.

So, what does someone do if the nearest agents are many miles away? An agent who is not nearby still can write the policy. But if someone wants a local agent, the individual can contact his or her homeowners' insurance agent to see if that agent also sells flood insurance, and if not, ask whether the agent can provide a referral to someone who does.

For more information about the NFIP, visit FloodSmart.gov. For more information about the FloodSmart Agent Referral Program, visit agents.floodsmart.gov/Agents/agent-referral-program.

Neither a borrower nor a lender be...

Christopher M. Thoms, CFM, Floodplain Management Program Manager - ODNR, Division of Soil & Water Resources



Thus the aged Polonius vainly urged his intemperate son Laertes (Hamlet Act 1, Scene 3). *For loan oft loses both itself and friend, And borrowing dulls the edge of*

husbandry (thrift). In Shakespeare's time, ancient estates were encumbered, reduced, and even lost due to ill-considered loans obtained from acquaintances and squandered in support of extravagant living in London.

The risks of borrowing and lending have been with us from time immemorial. For hundreds of years in Europe, charging interest (usury) was considered unethical, was often illegal, and was fraught with risks for both borrower and lender. Current regulation of both borrowers and lenders seek, in part, to avoid some of those risks; with mixed success. Today, people unnecessarily incur penalties and, at times, lose their flood-prone properties because they don't follow some basic guidelines.

When the U.S. Congress created the National Flood Insurance Program (NFIP) in 1968, it did so in order to afford some protection against the ever-increasing costs of flood damages. Since more than 70 million homes and 3.1 trillion businesses are currently mortgaged, both borrowers and lenders have risk and cost, while uninsured losses are borne by all taxpayers. In an effort to better reflect the costs of and responsibilities for flood risk reduction, Congress passed the

Flood Insurance Reform Act of 2012, more commonly known as Biggert Waters or BW-12. Subsequently in 2014, the *Homeowner Flood Insurance Affordability Act* (HFIAA, Grimm-Waters or GW-14) made further adjustments to the NFIP. Overall, the reforms significantly increased most flood insurance premiums. The wisdom of building in high flood risk areas and of any program designed to insure against those risks continues to be a source of debate. This debate is significant for us all, even if we do not own floodprone property. Reverberations are still felt around the world from the mortgage crisis of 2007 which, at risk of oversimplification, resulted from careless borrowing and lending. Last April, Charles Keating died. Some will remember him as the financier imprisoned for bilking thousands of borrowers and lenders (investors) connected with the demise of many savings and loan businesses including Cincinnati-based, Home State Savings and Loan in the 1980s. These funds were not federally insured. That thrift's collapse cost taxpayers \$2.6 billion. Since then, most U.S. mortgages are federally insured.

In 1973, Congress enacted the *Flood Disaster Protection Act* (FDPA)¹, along with the 1996 *FDIC Rules and Regulations*² which, among other things, require federally-insured lenders that make, increase, extend or renew loans secured by a structure(s) located (or to be located) in a Special Flood Hazard Area (SFHA) to require that the collateral be covered by flood insurance for the term of the loan. Lenders failing to do so are subject to a civil penalty (\$2,000 for each violation). Several Ohio lending institutions have been fined for



such patterns or practices, costing tens of thousands of dollars in fines in the last five years alone (see <http://www.bankersonline.com/compliance/floodcmps.html>).

Understandably, with the changes in premium costs has come an increase in the number of individuals seeking relief from that expense. FEMA's Letter of Map Change (LOMC) process remains a viable approach for many who can demonstrate that their property's flood zone designation is incorrect. And while GW-14 refers to reimbursing costs for a successful appeal, currently there is no mechanism for such payment and it does not seem likely that there will be one anytime soon. It is also important to remind any who are considering, or have undertaken to obtain a LOMC, that they are required to purchase flood insurance for any federally-backed mortgage until successfully completing the process. Failure to acquire the required insurance can result in the lender obtaining a force-placed policy. These policies insure the lenders (not borrowers) but at the borrowers' expense. Unlike most regular flood insurance premiums, the cost of a force-placed policy is usually added to the borrower's mortgage payment. Such penalty policies are typically more expensive. Instead, even property owners who seek LOMCs should obtain a regular flood insurance policy and, upon successfully completing the process, file for a refund of their premium. Please note, lenders are required to notify borrowers of the need for flood insurance and, if the borrower fails to obtain the necessary coverage, then further notify the borrower that the lender will obtain a force-placed policy. Failure of lenders to provide these notices exposes those lenders to fines³, but property owners may unnecessarily incur costs in the meantime.

In brief, to reduce flood risk and associated costs:

- 1) support sound floodplain management (reduce flood damage / protect floodplains)
- 2) be familiar with your community's flood hazards and designations,
- 3) avoid building in high flood risk areas,
- 4) recognize and accommodate identified flood risks when SFHA-development is necessary,
- 5) meet or exceed regulatory standards for flood risk mitigation, and
- 6) obtain and maintain necessary flood insurance.

It's not unusual for owners of properties with a high flood risk designation to express frustration to us when faced with these regulatory and insurance requirements. Navigating the changes of both reform acts, while incurring the increasing costs of insuring against the flood risk, compounds that frustration. While they're sympathetic to Laertes fatal declaration, *Let come what comes; only I'll be reveng'd* (Act 4 Scene V), by using the above information and advice available from local Floodplain Managers, our office, and FEMA,⁴ it's possible to avoid unnecessary flood risks and related expenses. Though we can't eliminate all of those risks or expenses, we can help reduce the amount needed to be borrowed and lent; a savings to everyone's benefit.

¹42 U.S.C. § 4012a(f)

²12 C.F.R. Part 339

³12 C.F.R. §§ 22.3(a) and 22.7

⁴See *article on FEMA's newly created Flood Insurance Advocacy Office p. 1*

Tap Into Your Local Natural Resource Agency

Dorothy Farris, SWCD Section Administrator - ODNR, Division of Soil & Water Resources

While the ODNR Division of Soil and Water Resources (DSWR) Floodplain Management Program can provide local flood plain administrators and local officials with much of the necessary federal and state guidance and tools to successfully run floodplain management programs, did you know that there is a local resource to help with local "on the ground" matters as well? Many administrators have enlisted the services of their local

Soil and Water Conservation District (SWCD) which employs natural resources technicians, watershed specialists and other conservation professionals whose job it is to assist landowners, land users and local officials with natural resource development and natural resource protection decision-making.

Soil and Water Conservation Districts are independent

political subdivisions of state government and share the same boundaries as each of the eighty-eight Ohio counties. Boards of five locally elected officials, also known as “supervisors” set the SWCD priorities and hire staff for implementation. Day to day operations are typically delegated to a District Administrator who reports directly to the board of supervisors. Funding for SWCDs is a unique combination of annual appropriations of local funds, which in turn generates state matching funds. In addition, each SWCD has signed a memorandum of understanding with the Division of Soil and Water Resources and the USDA Natural Resources Conservation Service to assist in and work cooperatively in delivering state and federal conservation programs, including providing cost share dollars for projects and supplying additional technical staff to address local natural resources concerns.

Historically, SWCD were formed to provide local assistance to the farm community for local implementation of federal soil conservation programs to remedy soil health and land use concerns from drought in the 1930’s and overzealous tillage practices. In fact, SWCDs are probably the only county “agency” that was formed only by the vote of local landowners and not by politicians. And while SWCDs continue to work with farmers today they are also actively assisting with a variety of natural resources issues including assisting many communities affected by federal **Clean Water Act** storm water management provisions.

And SWCDs are not unique to Ohio. Every state in the nation and many territories have enabling legislation for conservation programming and similar working agreements with state agencies and USDA. SWCDs are supported by non-profit state organizations such as

It All has to be Connected

Randall Keitz, PE, CFM, former Floodplain Management Program Engineer - ODNR, Division of Soil & Water Resources

When I go on a river kayak trip, whether one day or several days, I begin with the end-in-mind, that is, a safe trip. I take a life jacket (and wear it), water, food, maps, cell phone, extra paddles, extra dry clothes, etc... and will scout out the river ahead of the trip to know where low-head dams and other hazards might exist that need to be portaged around. A river kayak trip provides a sense of freedom and is always exciting, which keeps me coming back for more. After ex-

the Ohio Federation of Soil and Water Districts and nationally in Washington DC by the National Association of Conservation District.

The local capacity of SWCDs varies with the local funding and the priorities set by the board of supervisors, however one of the strengths of the SWCD program in Ohio

is their ability to work together both formally and informally to pool resources to solve natural resource concerns across county boundaries. Included in chapter 1515 of the Ohio Revised Code, the SWCD enabling law, are provisions for the formation of joint boards of supervisors for specific conservation works of improvement that follow natural resource not political boundaries. Also, Ohio SWCDs and the DSWR have actively supported the state-wide watershed coordinator program which has facilitated the local development of watershed action plans identifying water quality and water quantity impairments and the activities to remediate those impairments.

For over 60 years, Ohio SWCDs have been there to help local landowners and local officials solve natural resource issues, including flooding, whether on the farm, in the suburbs or in the heart of the city. If you aren’t familiar with your local SWCD, take time today to get to know the members of your local SWCD board of supervisors and let them know how they can help you and your program.



periencing several rivers, you can quickly sense the ones that have the best water quality. In general, they will be meandering and have broad floodplains that are covered in trees and shrubs with little to no development.

When considering all of the various regulations and associated details that work towards maintaining surface water quality, it may be difficult to keep the end-



in-mind. Various regulations address point source pollution, non-point source pollution, sediment and erosion control, stormwater management, wetlands, agricultural waste, mining, stream and water quality management. Further, some of these regulations might focus more towards rural or urban conditions. Yet, all of these regulations address the same surface water. That is, the various surface water regulations are intended to work in concert to address the broad contact that surface water has with our diverse watershed landscapes.



Then again, some of these regulations follow political boundaries and not the more logical watershed boundaries naturally associated with surface water. Thus, it sometimes might appear that these regulations do not support a common end-in-mind, but nonetheless they do.

There is one segment of the watershed landscape that has the potential to provide the most benefit to surface water quality and is the least regulated in regard to the end-in-mind. The end-in-mind is a healthy stream. But what does healthy stream mean? A healthy stream might be thought of as an independent stream, that is, one that has the freedom to develop its own channel cross-section, pattern and profile, such that, over time the channel neither aggrades nor degrades (*i.e.*, channel stability). Further, this freedom requires broad floodplain be connected at the elevation of the bankfull channel so that flood water can spread out and slow-down, which further increases channel stability. Additionally, the muddy flood water moving slowly deposits its sediment load (*i.e.*, silts and clays), which has significant amounts of nitrogen and phosphorus attached to it, on the floodplain. This natural process greatly improves water quality (*i.e.*, cleans the water), but floodplain regulations generally do not preserve these natural and beneficial functions of floodplains. Hence, the one segment of the watershed landscape that is least regulated with this end-in-mind is the floodplain.

The National Flood Insurance Program (NFIP) mini-

um standards for floodplain regulations focus almost entirely on flood damage reduction, that is, protecting man-made development and infrastructure placed in the floodplain. These minimum standards have little-to-no focus on preserving the natural and beneficial functions of floodplains (*i.e.*, healthy streams). The NFIP does recommend and present a strong message for maintaining the natural and beneficial functions of floodplains, but the reality is, these floodplain functions must be preserved by using higher standards or floodplain regulations beyond

the NFIP minimum requirements. It does not make much sense to spend our resources to manage surface water throughout the watershed and then have the floodplain, for example, filled to elevate structures or have a riparian stream buffer clear cut. Both of these actions lead directly to channel instability and water quality degradation (*i.e.*, not the end-in-mind) but are permissible when floodplain regulations only use minimum standards.

In Ohio, there are almost 800 communities that have adopted and enforce floodplain regulations. The overwhelming majority of these communities have adopted only the NFIP minimum standards to regulate their floodplains. In general, most communities only regulate floodplains to the minimum standards in order to provide their citizens with the ability to purchase flood insurance. To protect the natural and beneficial functions of floodplains, communities should consider adopting higher standards at the local level where floodplain regulations are administered. Many communities, especially our smaller communities, may be trying to understand and properly enforce the minimum NFIP floodplain regulations and are not in a position to consider adopting higher standards. Others may not have the technical understanding to move forward with these higher standards. Coordinating with so many communities to adopt higher standards that support the end-in-mind can be an overwhelming, if not impossible, task. Adopting higher standards is a crucial step toward preserving and restoring the natu-

ral and beneficial functions of floodplains in order to maintain healthy streams and support the efforts of the all the other surface water regulations throughout the watershed.

Given the current desire for local governments in Ohio to share services, this seems like a very opportune time for communities in Ohio to work beyond political boundaries and consolidate local floodplain management administration. This is most advantageous when done on a watershed basis. It will not only improve the understanding and enforcement of local floodplain regulations, but it can also create the 'vehicle' for the adoption of higher standards that will maintain and restore floodplain services (*i.e.*, the natural and benefi-

cial functions of floodplains). As I discussed in a previous article entitled "Floodplain Services: Value that Needs to be Considered" (**The Antediluvian**, Winter 2014, Volume XX, Issue 1), the low-side average value of annual services provided to society by naturally functioning floodplains is \$12,492 per acre per year in 2013 dollars. At these prices, it even makes sense for society (*e.g.*, local governments or watershed districts) to lease or purchase floodplains to maintain these valuable services. Remember, it all has to be connected for the end-in-mind to be achieved, and this will lower the cost for maintaining surface water quality for every Ohio citizen in the long run. Now that is exciting!

Letters of Map Change and the 316 Physical Map Revision (PMR)

Katherine Skalak Goepner, EI, CFM, Environmental Specialist, Floodplain Management Program - ODNR, Division of Soil & Water Resources

As you may already know, the Federal Emergency Management Agency (FEMA) provides Flood Insurance Rate Maps (FIRM) to delineate Special Flood Hazard Areas (SFHA) (*aka* the 1%-annual-chance-floodplain) for communities throughout the nation.

Since their creation, FEMA has also provided processes known as Letters of Map Change (LOMC), to change or correct the mapping when necessary. If the LOMC request is granted, property owners may be eligible for lower flood insurance premiums or exempted from the requirement to purchase flood insurance (at the discretion of their mortgage lending institution).

Communities should maintain copies of all LOMCs since they officially revise FIRMs. Most LOMCs can be found by visiting FEMA's National Flood Hazard Layer (NFHL) <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/national-flood-hazard-layer-nfhl> and navigating to the area of interest.

The three main types of LOMCs include: Letter of Map Amendment (LOMA), Letter of Map Revision based on Fill (LOMR-F) and Letter of Map Revision (LOMR). A LOMA is used when a structure's Lowest Adjacent Grade (LAG) is above the Base Flood Elevation (BFE). It is important to remember a LOMA can only be used if a structure is located on natural grade. There is no cost to apply for a LOMA; although the property owner is responsible for providing the technical information

(*i.e.* survey) needed to complete the application. A LOMR-F, on the other hand, is used when a structure is constructed on fill that raises the structure above BFE. There is an application fee for a LOMR-F, as well as the cost to obtain survey data.

The third type is a Letter of Map Revision (LOMR). This is used to revise BFEs, floodways, or SFHA boundaries when a change to stream hydraulics is shown through a new engineering Hydrology and Hydraulics (H&H) study. Often, LOMRs are the result of a manmade change to a stream, such as a new bridge, bridge replacement, or other instream structures that may increase or decrease BFEs. If the H&H shows an increase in BFEs, a Conditional Letter of Map Revision (CLOMR) should be obtained from FEMA prior to starting project construction. The LOMR is subsequently used to revise the FIRM, Flood Boundary and Floodway Map (FBFM), and Flood Insurance Study (FIS), and when appropriate, includes a description of the modifications. Generally, the LOMR is accompanied by an annotated copy of the affected portions of the FIRM, FBFM, or FIS. All LOMR requests must be submitted by the Chief Executive Officer of the community or their designee. A LOMR allows FEMA to revise BFEs, SFHA boundaries, or floodways, via letter, without physically revising and reprinting the entire map panel or FIS. This process typically takes less time and is less expensive than a Physical Map Revision (PMR). A PMR is

an action whereby one or more map panels are physically revised and republished. If a LOMR exceeds one map panel, then FEMA will issue a 316 PMR. This means that the LOMR will be incorporated on the effective FIRMs through the PMR process, which has specific requirements for the approval process and appeal periods as documented in the Code of Federal Regulations. FEMA finances 316 PMRs as funding becomes available and prioritizes these projects during their next funding cycle which begins in October of each year. Although there are benefits to fully incorporating these map changes, there are also some drawbacks. If the changes are incorporated as a LOMR, the entire process will take 3-4 months (which includes a 90 day appeal period). If, due to the number of panels, the LOMR is processed as a PMR, then the mapping may not become effective for three or more years, depending on the funding cycle. One of the major benefits is that the LOMR is fully incorporated into both the

FIS report and the FIRM. A LOMR just includes an excerpt of the panel and the flood profile in the affected area. A Floodplain Administrator may, inadvertently, use old data when referencing the paper FIRM, if they are unaware that LOMR has been issued. Since the NFHL will incorporate LOMR information, this error can be easily avoided by cross-referencing this online resource. It is important to remember, however, that the paper FIRM is the regulatory product, and must be used as the basis for SFHA determinations.

In Ohio, there is currently one 316 PMR letter issued for the City of Shelby in Richland County. This project covers nine panels. The letter was issued to the City on March 12, 2014 and the project was funded in the Federal Fiscal Year 2014 funding cycle (started October 2014). All in all, if a longer timeline is acceptable, a 316 PMR seems like a great route of getting the best data officially incorporated on the FIRM.

Top 10 Internet Resources for Floodplain Administrators

Melissa E. Menerey, CFM, Environmental Specialist, Floodplain Management Program - ODNR, Division of Soil & Water Resources

Before I delve into the Top 10 List, I must provide the disclaimer that the ranking of these web-based resources is my opinion. If it sparks a lively discussion about your favorite floodplain resources; than at least you are actively engaged in conversation!

Some resources I consulted while compiling this list include the "U.S. Geological Survey Water Resources Internet Tools" which can be found and downloaded at: <http://pubs.usgs.gov/fs/2013/3072/> and the National Weather Service's Publication on "Guide to Hydrologic Information on the Web" at: <http://www.nws.noaa.gov/os/brochures.shtml>. All links are current as of the publication date, but are likely to change.. In the event the links are no longer valid, I hope to have provided enough information so that a brief internet search will yield the updated webpage.

10) Streamer

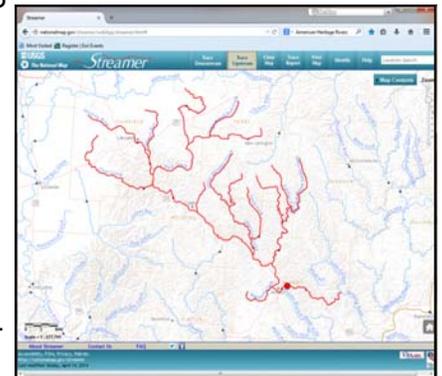
Streamer is an interactive map that allows users to select a point on a stream and view either the upstream or downstream extent. Streamer will also generate a report that includes the links to all USGS gages on the river, cities that the stream flows through, and any congressional districts affected by the stream: [http://](http://nationalmap.gov/streamer/webApp/streamer.html#)

nationalmap.gov/streamer/webApp/streamer.html#.

This is a good tool to help visualize the geographic extent of rivers in Ohio (and nationally).

9) FEMA.gov

The Federal Emergency Management Agency (FEMA) maintains a webpage that provides detailed information about the National Flood Insurance Program (NFIP), updates to flood insurance reform, the most recent flood insurance manual, and flood hazard mapping: <http://www.fema.gov/national-flood-insurance-program>.



8) Floodsmart.gov

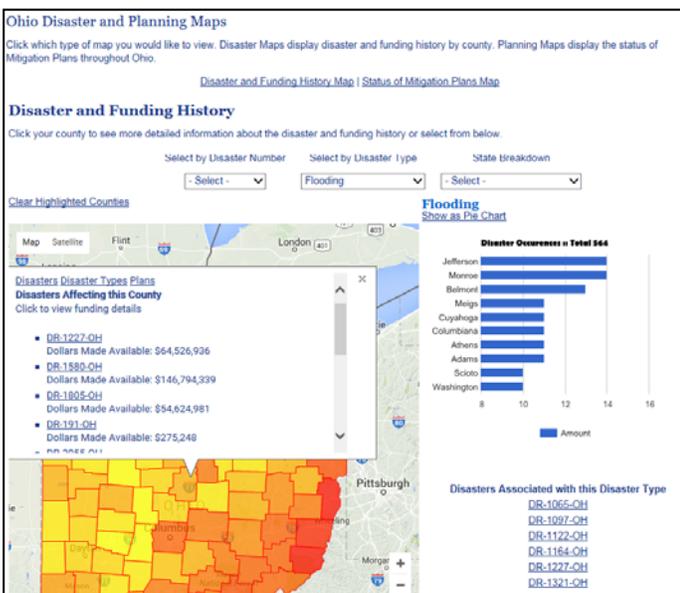
Another webpage that FEMA retains is www.floodsmart.gov, which is "The Official Site of the NFIP." Floodsmart provides some useful tools to help communicate risk for citizens such as how much a flood of varying depth costs a homeowner, a levee simulator

describing how levees work, and information about contacting local insurance agents.



7) Ohio Department of Natural Resources' Floodplain Management Publications Page

Over the past year, our web page has dramatically changed and we urge people to bear with us through the website renovation. In the publication portion of our webpage, you can access the Ohio **Floodplain Management Handbook**, **Model Floodplain Management Regulations**, and archive copies of **The Antediluvian**: <http://www2.ohiodnr.com/soilwater/water-use-planning/floodplain-management#PUB>. Should you have any difficulties navigating the webpage, please call or email our office and one of our staff will point you in the right direction (or email the publication you are looking for).



6) The State Hazard Analysis Resource and Planning Portal (SHARPP)

The Ohio Emergency Management Agency maintains a webpage that shows any Presidentially Declared Disasters that have impacted a county, the current status of the Local Hazard Mitigation Plan, and any mitigation projects that are underway: <http://ohiosharpp.ema.state.oh.us/OhioSHARPP/Home.aspx> SHARPP also allows users to add potential mitigation projects to a state database; it is encouraged that you work with County Emergency Management office for a coordinated effort.

5) Association of State Floodplain Managers Online Publication of FEMA's 480 Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials (FEMA 480) can be found on the ASFPM webpage: <http://www.floods.org/index.asp?menuid=389&>. This is a valuable publication, which details the NFIP, explains application of the NFIP standards (which can serve as a quick reference for when floodplain permitting challenges occur), and serves as a great study guide if you choose to take the Certified Floodplain Manager (CFM) exam.



4) FEMA's Map Service Center (MSC)

While the interface can be a little clunky, FEMA has updated the MSC to provide more data to download, please see Redesign of FEMA's Flood Map Service Center article from the Fall 2014 Volume XXI, Issue 2 pg. 11 of **The Antediluvian** for more information about these changes. On the MSC, you can download entire set of Flood Insurance Rate Maps (FIRMs) for your community, free of charge, make legal copies of the FIRMs for a specific site (known as *FIRMettes*), and search by address for a FIRM at www.msc.fema.gov.

Farewell

Christopher M. Thoms, CFM, Floodplain Management Program Manager - ODNR, Division of Soil & Water Resources



Randall Keitz, PE, CFM, former Floodplain Management Program Engineer - ODNR, Division of Soil & Water Resources

In the summer of 2011, I was offered the opportunity to restore our vacant floodplain engineer position with Randall Keitz, a veteran of the department who possessed an impressive level of expertise. There was a catch. He would be remotely stationed (to the rest of the staff) in

New Philadelphia. While that remained an obstacle for the staff's ready access and consultation, Randy took to

his new responsibilities and soon found that his skills and attention to detail were in demand, needed, and appreciated. His passionate conscientiousness shown in his article, It All has to be Connected (p 5) was evident throughout his work, so it is with a mixture of pleasure and regret that we acknowledge Randy's recent retirement. Unsurprisingly, he's already joined a private firm's engineering team. I think Jill Lengler, his home county's floodplain administrator, who found him an excellent, ready (and proximate) resource, is still contemplating how she can undo his rash action.

Even in retirement, I'm confident Randy will keep us current with his assessment of the State of Ohio's watersheds as also with the rivers he navigates as the avid kayaker he is, maintaining a focused end-in-mind.



Ohio Floodplain Management Association (OFMA) Update

Shawn Arden, PE, CFM - OFMA President

The Ohio Floodplain Management Association (OFMA) was founded in 1995 to raise awareness regarding flood risk and to provide educational resources in the field of floodplain management. In 2015, OFMA has offered a series of educational opportunities for floodplain management professionals, including: OFMA's Mock Disaster Training Class, Certified Floodplain Manager (CFM) Refresher Courses and multiple examination opportunities for stakeholders to become CFMs, as well as our annual conference. More information will be released as events are scheduled. Please visit our website at www.ofma.org for the latest information.

Of specific interest to OFMA and flood risk professionals across the county, President Barack Obama issued Executive Order (EO) 13690 in late January 2015. The EO proposes a Federal Flood Risk Management Standard, calling for Federal Agencies to build to a higher standard than the established base flood elevation. The agencies are asked to consider the effects of future

watershed changes, including climate change, in their decision making processes. The Association of State Floodplain Managers (ASFPM) supports the EO, as the measure "will ultimately help reduce flood losses and taxpayer costs". Additional information on the EO can be obtained from the ASFPM website at www.floods.org. OFMA is the Ohio Chapter for ASFPM.

The OFMA Managing Board truly appreciates the efforts of our membership to reduce flood risk in our communities. If you are interested in joining OFMA and our parent organization, the Water Management Association of Ohio (WMAO), please visit <http://wmao.org/join-wmao/>. Whether joining for the first time or renewing an existing membership, please remember to indicate your Division Affiliation (OFMA) and Area of Interest (Floodplain Management) on your application!



The Antediluvian

Ohio's Floodplain Management Newsletter



Division of Soil & Water Resources

2045 Morse Road, B-2

Columbus, Ohio 43229

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