



Ohio Department of Natural Resources  
**Division of Soil and Water Resources**  
**Fact Sheet**

Fact Sheet 96-40

## Post-Disaster Floodplain Management

**F**looding is the largest natural disaster threat to Ohio. Local and state floodplain management programs reduce future flood damages and protect the natural benefits of the floodplain. If a community implements programs to reduce future flood risks, the federal government will make flood insurance available through the National Flood Insurance Program (NFIP). Land use regulations, containing the minimum federal standards of the NFIP, are adopted and enforced by local communities and state agencies to protect lives and property from the peril of flooding.



This fact sheet is intended to assist local and state agency floodplain managers in post-disaster situations to identify their NFIP-responsibilities. Administration and enforcement of floodplain management regulations are especially critical following a disaster event in order to stop the cycle of repetitive flood losses, and to comply with the NFIP-criteria of the Federal Emergency Management Agency (FEMA) which ensures flood insurance and flood disaster assistance eligibility.

### After the Flood . . .

Immediately following a flood, many forces can devastate a community's floodplain management program. These include:

- Pressure to rebuild immediately with as little inconvenience as possible.
- Lack of coordination among agencies at different governmental levels.
- Misinformation about both flood insurance and allowable construction in the floodplain.



What is the solution? By understanding the community's floodplain regulations and implementing an effective permit procedure, the floodplain administrator can significantly reduce the affects of these forces.

### Substantial Damage and the Permit Process



Before repair or alteration, following a flood or other disaster, the local floodplain administrator is required to determine whether damaged structures must be flood protected to comply with the local floodplain regulations for *substantially damaged* structures. Under the NFIP, "substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Preliminary damage assessments compiled soon after disasters by county emergency management staff can be a good starting point for identifying potentially substantially damaged structures. These assessments are used to determine county need for state and federal disaster assistance, and can be a screening tool to separate structures with minor damages from those with significant structural damage.

The next step is to require applications for floodplain development permits that will verify whether a structure is substantially damaged. The floodplain administrator must confirm if a potentially substantially-damaged structure exists by reviewing the property owner's estimate of repair cost and market value of the building prior to the damage event. The floodplain administrator is responsible for notifying the property owner of the flood protection elevation and construction standards contained in the local floodplain regulations. Structures sustaining "substantial damage" must be flood protected to at least the 100-year base flood elevation.

#### Example

Market value of residential structure:.....	\$90,000
Cost to repair structure to its before damaged condition: .....	\$52,000
Ratio of repair cost to market value:.....	58%

Structure is substantially damaged,  
 Structure must be flood protected!

*Continued on back!*

## The Lowest Floor Standards



*The lowest floor of a new or substantially damaged/improved residential structure in the 100-year floodplain shall have its lowest floor elevated to or above the base flood (100-year) elevation. A new or substantially damaged/ improved nonresidential structure in the 100-year floodplain shall have its lowest floor elevated to or above the base flood elevation or shall be floodproofed watertight to that level.*

These standards are found in nearly all Ohio communities' floodplain regulations. While there are other standards for development in a community's floodplain regulations, the above will be the most frequently applied in post-disaster situations.

### Before the Flood . . .



Post-disaster chaos can be reduced if the floodplain administrator is prepared before the flood occurs. In fact, the NFIP is based on the concept that new floodplain development will conform to certain standards before a flood, so damage to that development will be reduced during and after the flood. Before a flood occurs in your community:

- Work closely with other officials involved in post-disaster recovery such as the County Emergency Management Director, Building Official, Health Department Official, and Community Engineer.
- Review flood maps and other information to pre-identify areas and structures at risk.
- Have adequate supplies of public information and permit materials such as fact sheets, press releases, permit forms, and design manuals ready for distribution immediately after a flood.

### Mitigation in Post Flood Situations



Federal and state policies promote the concept of hazard "mitigation"- reducing the impact of a disaster, to end the repetitive loss cycle. Mitigation of losses during repair of substantially-damaged structures is required under community regulations in NFIP-participating communities.

The Hazard Mitigation Grant Program and Flood Mitigation Assistance Program are two ways communities can obtain federal funding for projects that reduce flood damage potential during future disasters.



Flood hazard mitigation strategies utilized by these programs include: acquisition and relocation of damaged structures; open space land use dedication; elevation or retrofitting of floodprone buildings; training for professionals and local administrators in mitigation techniques; development of hazard mitigation plans; and improvement of or construction of minor structural flood control facilities. In addition to the above, a variety of programs provide opportunities to assist disaster victims and communities, while achieving NFIP-regulatory compliance and providing strategies to break the repetitive loss cycle.

For more information on flood hazard mitigation and the NFIP, please contact the Division of Soil and Water Resources Floodplain Management Program at (614) 265-6750.

### References

The following materials are available – free of charge – to assist community officials with their floodplain management programs:

FEMA	Technical Bulletin Series on floodplain construction techniques and certifications.
FEMA-54	Elevated Residential Structures
FEMA-85	Manufactured Home Installation in Flood Hazard Areas
FEMA-102	Floodproofing Nonresidential Structures
FEMA-114	Retrofitting Flood Prone Residential Structures
FEMA-213	Answers to Questions about Substantially Damaged Buildings
FEMA-229	Disaster Assistance: A Guide to Recovery Programs
ODNR	<b><i>Handbook for Local Permit Officials</i></b>



Other materials, including fact sheets and sample news releases, may be obtained at:

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or, for FEMA publications 1-800-480-2520

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