



Federal Emergency Management Agency

Washington, D.C. 20472 November 7, 2001

MR. DOUGLAS REINHART, P.E. AUGLAIZE COUNTY ENGINEER 1014 SOUTH BLACKHOOF STREET WAPAKONETA, OH 45895 CASE NO.: 01-05-3083A

COMMUNITY: AUGLAIZE COUNTY, OHIO (UNINCORPORATED AREAS)

COMMUNITY NO.: 390761

DEAR MR. REINHART:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 12101 Indian Creek Court, Beltsville, MD 20705.

Sincerely,

Matthew B. Miller, P.E., Chief

Hazards Study Branch

Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc:

State/Commonwealth NFIP Coordinator

Community Map Repository

Mr. Paul G. Smith



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUN	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION				
COMMUNITY	Auglaize County, Ohio (Unincorporated Areas)	A portion of Section 12, Township 5 South, Range 4 East, as described Quit Claim Deed, Document No. 02173, recorded in Volume 357, Page and 0647, filed on March 16, 1999, by the Recorder, Auglaize County,				
	COMMUNITY NO.: 390761	and so m, mod on march to, ross, by the rossider, ragicize oscinty, on	10			
	NUMBER: 39011C0025C					
AFFECTED MAP PANEL	NAME: Auglaize County, Ohio and Incorporated Areas					
	DATE: 09/06/1989					
FLOODING SOURCE: ST. MARYS RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.626, -84.353				
		SOURCE OF LAT & LONG: MAPBLAST! DATUM: NAD 83				

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHATIS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
	_	_	05020 Salem-Noble Road	Structure	X (unshaded)	829.6 feet	835.1 feet	

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA

ZONE A

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 12101 Indian Creek Court, Beltsville, MD 20705.

Matthew B. Miller D.E. Chief

Matthew B. Miller, P.E., Chief Hazards Study Branch

Federal Insurance and Mitigation Administration

Version 1.3.3

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Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)

This Determination Document has removed the subject of the determination from the Special Flood Hazard Area (SFHA). However, portions of the property may remain in the SFHA. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

ZONE A (This Additional Consideration applies to the preceding 1 Property.)

The NFIP map affecting this property depicts an SFHA that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 12101 Indian Creek Court, Beltsville, MD 20705.

Matthew B. Miller, P.E., Chief

Hazards Study Branch Federal Insurance and Mitigation Administration

Version 1.3.3

381603014349

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA is not a waiver of the condition that the property owner maintain flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

The NFIP offers two types of flood insurance policies to property owners: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy (SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures. Additional information on the PRP and how a property owner can qualify for this type of policy may be obtained by contacting the Flood Insurance Information Hotline, toll free, at 1-800-427-4661. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

FEMA makes flood insurance available in participating communities; in addition, we encourage communities to develop their own loss reduction and prevention programs. Through the *Project Impact: Building Disaster Resistant Communities* initiative, launched by FEMA Director James Lee Witt in 1997, we seek to focus the energy of businesses, citizens, and communities in the United States on the importance of reducing their susceptibility to the impact of all natural disasters, including floods, hurricanes, severe storms, earthquakes, and wildfires. Natural hazard mitigation is most effective when it is planned for and implemented at the local level, by the entities who are most knowledgeable of local conditions and whose economic stability and safety are at stake. For your information, we are enclosing a copy of a pamphlet describing this nationwide initiative. For additional information on *Project Impact*, please visit our Web site at www.fema.gov/impact.

FEMA has established "Grandfather" rules to benefit flood insurance policyholders who have maintained continuous coverage. Property owners may wish to note also that, if they live outside but on the fringe of the SFHA shown on an effective NFIP map and the map is revised to expand the SFHA to include their structure(s), their flood insurance policy rates will not increase as long as the coverage for the affected structure(s) has been continuous. Property owners would continue to receive the lower insurance policy rates.

LOMAs are based on minimum criteria established by the NFIP. State, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If a State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to amend an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

When a restudy is undertaken, or when a sufficient number of revisions or amendments occur on particular map panels, FEMA initiates the printing and distribution process for the affected panels. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. In such cases, FEMA attempts to reflect the results of the LOMA on the new map panel. If the results of particular LOMAs cannot be reflected on the new map panel because of scale limitations, FEMA notifies the community in writing and revalidates the LOMAs in that letter. LOMAs revalidated in this way usually will become effective 1 day after the effective date of the revised map.

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No. 3067-0077 Expires July 31, 2002

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1 - 7.	
SECTION A - PROPERTY OWNER INFORMATION	For Insurance Company Use:
BUILDING OWNER'S NAME PAUL AND MARILYN SMITH	Policy Number
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.	Company NAIC Number
ST. MARYS	ZIP CODE 45885
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)	
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use Comments section if necessary.) RESIDENTIAL	
LATITUDE/LONGITUDE (OPTIONAL) HORIZONTAL DATUM: SOURCE: _ GPS (Type):_	
(##° - ##' - ##.##" or ##.####")	Map _ Other:
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMAT	ion
B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER B2. COUNTY NAME	B3. STATE
AUGLAIZE COUNTY	OHIO
B4. MAP AND PANEL B5. SUFFIX B6. FIRM INDEX B7. FIRM PANEL B8. FLOOD DATE EFFECTIVE/REVISED DATE ZONE(S)	(Zone AO, use depth of flooding)
39011 C0025 C 9-6-89 A	829.6
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9.	IFR STUDY BU SC & BEF FINNE
FIS Profile FIRM Community Determined Other (Describe): K N B11. Indicate the elevation datum used for the BFE in B9: NGVD 1929 NAVD 1988 Other	(Describe):
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected	
Designation Date:	
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQ	UIRED)
C1. Building elevations are based on: Construction Drawings* Building Under Construction	* X Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.	
C2. Building Diagram Number (Select the building diagram most similar to the building for which t	his certificate is being completed - see
pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)	Company of the Compan
C3. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AF	
Complete Items C3a-i below according to the building diagram specified in Item C2. State the datum the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field me	
calculation. Use the space provided or the Comments area of Section D or Section G, as appropria	
Datum NGVD 29 Conversion/Comments NONE	to, to document the datam conversion.
Elevation reference mark used COUNTY B.M. Does the elevation reference mark used ap	ppear on the FIRM? Yes X No
a) Top of bottom floor (including basement or enclosure) 836 . 5 ft.(m)	
C) b) Top of port higher floor	TO TO TO TO
c) Bottom of lowest horizontal structural member (V zones only) ft.(m) d) Attached garage (top of slab) ft.(m)	and of the state o
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servicing the building A fi Lowest adjacent grade (LAG) Servicing the building A fi Lowest adjacent grade (LAG)	國界 GEESLIN C
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g) Highest adjacent grade (HAG) h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade 4	C/STER!
i) Total area of all permanent openings (flood vents) in C3h sq. in. (sq. cm)	ONAL SUMME
SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICA	ATION
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law	
I certify that the information in Sections A, B, and C on this certificate represents my best efforts to inte	pret the data available.
I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code,	Section 1001.
CERTIFIER'S NAME LICENSE NUMBER	
TITLE PROFESSIONAL SURVEYOR GEES ADDRESS COMPANY NAME GEES ADDRESS STATE ADDRESS STATE OF THE STATE OF TH	
ADDRESS 804 E. MARKET ST. CELIUA STAT	
SIGNATURE DATE TELE	PHONE (110) FOLL (1) FF
James W. / Tentin (18-01	(419) 586-6155
FFMA Form 81-31, AUS 99 SEE REVERSE SIDE FOR CONTINUATION R	EPLACES ALL PREVIOUS EDITIONS

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community	-issued	BFE) or 2	Zone AO must si	presentative who cor ion here	mpletes Sect	tions A,	B, and E for Zone	A (with	out a FEMA-issued or
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ADDRESS					CITY		STA	TE	7ID CODE
SIGNATURE					DATE				ZIP CODE
COMMENTS	3				DATE		TELE	EPHON	9
			SE	CTION G - COMMUN	NITY INFORM	MATION	I (ODTIONAL)		Check here if attachment
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									mmunity-issued BFE) or
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EMA Form 81-31, AUG 99

REPLACES ALL PREVIOUS EDITIONS

FEDERAL EMERGENCY MANAGEMENT AGENCY

PROPERTY INFORMATION

OMB. No. 3067-0147 Expires April 30, 2001

PAPERWORK REDUCTION ACT

Public reporting burden for this form is estimated to average 1.63 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and reviewing the form. You are not required to respond to this collection of information unless a valid OMB control number appears in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472, Paperwork Reduction Project (3067-0147).

This	form may be completed by the property owner, registered land surveyor, or registered professional engineer.				
1. (Community Name of NFIP map panel on which the property is located: AUGLAIZE COUNTY.				
(County State: OHIO				
	Map/Panel Number: 390761 0025 C				
	Effective Date: 9-6-89				
2. 3	Street Address of the Property: 5020 SALEM - NOBLE RD, ST. MARYS, OHIO				
3. 1	Legal description of Property, Lot and Block (if a street address cannot be provided):				
	Are you requesting that the SFHA designation be removed from (a) all of the land within the bounds of the property, (b) a portion of land within the bounds of the property (a certified metes and bounds description and map of the area to be removed are required), or © the structure(s) on the property? (Answer "a," "b," or "c")				
5.	ls this request for (a) a single structure, (b) a single lot, (c) multiple structures, (d) multiple lots? (Answer "a," "b," "c," or "d")				
6.	What is the type of construction? (a) crawl space; (b) slab on grade; (c) basement; (d) other (explain). (Answer "a" "b," "c" or "d")				
7.	Is this request prior to the transfer of ownership of the property in question from a developer to an individual property owner?				
	☐ Yes 💢 No				
8.	Is this request for (a) existing conditions, or (b) proposed project? (Answer "a" or "b")				
9.	Has fill been placed on the property to elevate the ground elevations on the property, to elevate a structure(s), or to elevate the ground elevations around a structure(s)? If yes, when?				
10.	For proposed projects, will fill be placed to elevate this land or structure(s)?				
11.	If known, list the case number and/or the street address of previous request(s) that have been submitted to FEMA for this property or adjacent properties?NONE				
12.	One of the following documents is required for all cases:				
	I have enclosed the following documents in support of this request:				
	☐ a. Copy of the subdivision Plat Map (with recordation data and stamp of the Recorder's Office)				
	OR Image: Discourage of the property Deed (with recordation data and stamp of the Recorder's Office), accompanied by a tax assessor's map or other suitable map showing the surveyed location of the property with respect to local streets and watercourses. (If the plat map and property deed are available, then both should be submitted.)				
	(For these maps a map scale must be provided and they should not be reduced or enlarged)				

PLEASE REFER TO THE INSTRUCTIONS FOR THE APPROPRIATE MAILING ADDRESS

In addition,	the following documents should be enclosed as applicable:
⊠ c.	Copy of the effective FIRM panel on which the property location has been accurately plotted, including a copy of the FIRM Title Block (if the request is for more than one lot/structure, this location must be certified by a licensed land surveyor or registered professional engineer).
☐ d.	A map showing the location of any structures existing or proposed for the property (certified by a licensed land surveyor or registered professional engineer).
□, e .	Metes and bounds description and accompanying map of the portion of the property to be removed from SFHA, certified by a licensed land surveyor or registered professional engineer (only if the request is for a portion of land within the bounds of the property, not the entire lot or the structure(s) only).
X f.	Form 2 Elevation Information Form or a FEMA NFIP Elevation Certificate may be submitted in lieu of the Elevation Information Form (for structures/property located in Zone AO see instructions for further guidance).
□ g.	Form 4 Community Acknowledgment of Request Involving Fill Form (only if fill has been or will be placed)
□ h.	Form 3 Certification of Fill Placement Form (only if fill <u>has been</u> or <u>will be</u> placed and the request is not for an existing single residential structure).
⊠i. A	Additional information: FLOOD STUDY (please specify)
13. PAYMENT E	NCLOSED
Pro	ocessing fee (see instructions for processing fees and exemptions)
_L.c	\$ O \$
	(Type of request) (amount enclosed)
Ch pay	eck or money order only. Make check or money order payable to: National Flood Insurance Program. If ying by Visa or Mastercard, please refer to the Credit Card Information form which follows this form.
14. All documer statement n	nts submitted in support of this request are correct to the best of my knowledge. I understand that any false hay be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.
Applicant's Name:	Paul G. Smith Company:
	(please print or type)
Mailing Address:	5020 Salem-Noble Rd, St Marys, Ohio 45885
***************************************	(please print or type)
Daytime Telephone N	Number: (419) 394-4647 Fax Number:
6/21/01	Paul S. Smot
Late	Signature of Applicant (required)