S. DEPARTMENT OF HOMEL EDERAL EMERGENCY MANA	GEMENT AGENCY	Important: Read the instructions on pages 1–9.			OMB No. 1660-0008		
ational Flood Insurance Progr	-am In				Expiration Date: July 31, 2015		
					FOR INSURANCE COMPANY USE Policy Number:		
11116 Glynwood Road				Company	/ NAIC Number:		
City Wapakoneta			THE WAS PERSONAL TO STANFOLD THE STANFOLD TH	ode 45895			
A3. Property Description (I Tax Parcel # G22-025-004-		s, Tax Parcel Numb	per, Legal Description, etc	5.)			
A4. Building Use (e.g., Res A5. Latitude/Longitude: La A6. Attach at least 2 photo A7. Building Diagram Num A8. For a building with a ci a) Square footage of b) Number of perman or enclosure(s) with c) Total net area of flo d) Engineered flood o	t. 40deg 34'-52.6" Nor graphs of the building ber 2 rawlspace or enclosure crawlspace or enclosurent flood openings in the fin 1.0 foot above adjacted openings?	th Long. 84deg 14 if the Certificate is le(s): ure(s) the crawlspace acent grade es No	I'-17.30" West being used to obtain floor A9. I sq ft sq in	for a building with an atta a) Square footage of att b) Number of permanen within 1.0 foot above c) Total net area of flood d) Engineered flood ope	ached garagached gara t flood oper adjacent gr d openings nings?	ge sq ft nings in the attached garage rade	
	SECTION	B - FLOOD INS	URANCE RATE MAP	(FIRM) INFORMATIO	ON		
B1. NFIP Community Name Unincorporated Area 3907			County Name glaize		B3. State Ohio		
B4. Map/Panel Number 39011C0085		. FIRM Index Date eptember 6, 1989	B7. FIRM Panel Effective/Revised D			ase Flood Elevation(s) (Zone O, use base flood depth) 867.5	
311. Indicate elevation datu 312. Is the building located Designation Date:	in a Coastal Barrier R —	esources System (6	CBRS) area or Otherwise	4		☐ Yes ☑ No	
			EVATION INFORMAT	Allow and the second se			
 Elevations – Zones A1– below according to the Benchmark Utilized: <u>Au</u> 	cate will be required ward. A30, AE, AH, A (with building diagram spectal and a MOU-158A-10. In used for the elevation	when construction of BFE), VE, V1–V30, ified in Item A7. In I 85 \ ons in items a) throu	f the building is complete, V (with BFE), AR, AR/A Puerto Rico only, enter m /ertical Datum: 1929 Igh h) below. ☑ NGVD 1	, AR/AE, AR/A1–A30, AF eters. 929 □ NAVD 1988 □	Other/Sour	rce:	
a) Top of bottom floor (i	ncluding becoment o	rawlenace or enclo	sure floor)	876.10	ine mea:	surement used. meters	
	a) Top of bottom floor (including basement, crawlspace, or enclosure floor) b) Top of the next higher floor 85				☑ feet	meters	
 c) Bottom of the lowest d) Attached garage (top 	c) Bottom of the lowest horizontal structural member (V Zones only)				☐ feet ☐ feet	meters meters	
e) Lowest elevation of n	nachinery or equipme		ding	<u>884.30</u>	☐ feet	meters	
(Describe type of equal f) Lowest adjacent (finite	ipment and location in shed) grade next to bu	The second secon		<u>875.65</u>		meters	
g) Highest adjacent (fin			1 11 1 1 1	884.70	⊠ feet	meters	
h) Lowest adjacent grad			cluding structural suppor		feet	☐ meters	
		Name of Street, Street	ENGINEER, OR ARC				
This certification is to be signiformation. I certify that the I understand that any false Check here if commer Check here if attachm	e information on this (statement may be pu its are provided on ba ents.	Certificate represent nishable by fine or a lick of form. We	ts my best efforts to inten- imprisonment under 18 U ere latitude and longitude ensed land surveyor?	oret the data available. I.S. Code, Section 1001. in Section A provided by Yes No		ATE OF ON PLACE SEED WENN	
Certifier's Name Ted K. Sc				mber 51963		SCHNELL	
Title P.E. P.S.			S Civil Engineers and S			51963	
Address 913 Fieldstone C		y Wapakoneta	State Oh	ZIP Code 45895		A STELLE	
Signature Tlak	Joke Da	te 8-13-	2015 Telephone	419-738-4758		WAL WOOD	

IMPORTANT: In these spaces, co	py the corresponding information f	rom Section A.	FOR INSURANCE COMPANY USE
Building Street Address (including Apt., 11116 Glynwood Road	Unit, Suite, and/or Bldg. No.) or P.O. Route	e and Box No.	Policy Number:
City Wapakoneta	State Oh	ZIP Code 45895	Company NAIC Number:
SECTION	D – SURVEYOR, ENGINEER, OR AR	CHITECT CERTIFICAT	ION (CONTINUED)
opy both sides of this Elevation Certifi	cate for (1) community official, (2) insurance	e agent/company, and (3) I	ouilding owner.
omments Walk-out basement door s	ill elevation (876.20') is 8.70' above Base F	lood Elevation (867.50')	
Ted K. Sch	W 8	2-13-2015	
Signature	I	Date	
SECTION E - BUILDING ELEV	ATION INFORMATION (SURVEY NO	OT REQUIRED) FOR ZO	ONE AO AND ZONE A (WITHOUT BFE)
 and C. For Items E1–E4, use natural g E1. Provide elevation information for grade (HAG) and the lowest adjace a) Top of bottom floor (including less) Top of bottom floor (including less). E2. For Building Diagrams 6–9 with perfect (elevation C2.b in the diagrams). E3. Attached garage (top of slab) is E4. Top of platform of machinery and E5. Zone AO only: If no flood depth is 	rade, if available. Check the measurement the following and check the appropriate bottent grade (LAG). basement, crawlspace, or enclosure) is basement, crawlspace, or enclosure) is bermanent flood openings provided in Section of the building is feet meters for equipment servicing the building is	used. In Puerto Rico only, xes to show whether the el feet feet on A Items 8 and/or 9 (see above or above or feet metallow feet feet metallow feet feet metallow feet feet metallow feet fe	evation is above or below the highest adjacent meters above or below the HAG. meters above or below the LAG. pages 8–9 of Instructions), the next higher floor below the HAG. AG. ters above or below the HAG. ace with the community's floodplain management
	F - PROPERTY OWNER (OR OWNE		
			ithout a FEMA-issued or community-issued BFE)
or Zone AO must sign here. The statem	nents in Sections A, B, and E are correct to	the best of my knowledge.	
Property Owner's or Owner's Authorize	d Representative's Name Ted K. Schnell		
Address 913 Fieldstone Court	- Oall City	Wapakoneta	State Oh ZIP Code 45895
Signature Ted K. S	all Dai	e 8-13-2015	Telephone 419-738-4758
Comments Professional Engineer 519	63 Ohio representing Charles & Ann Nic	emeyer	
			☐ Check here if attachme
	SECTION G - COMMUNITY IN		
e local official who is authorized by law this Elevation Certificate. Complete the	or ordinance to administer the community's applicable item(s) and sign below. Check the	floodplain management ord ne measurement used in Ite	finance can complete Sections A, B, C (or E), and ms G8–G10. In Puerto Rico only, enter meters.
The information in Section C v is sutherized by law to codify.	vas taken from other documentation that have elevation information. (Indicate the source	as been signed and sealed	by a licensed surveyor, engineer, or architect what in the Comments area below.)
	d Section E for a building located in Zone A		
Name of the state	ns G4-G10) is provided for community floo		
G4. Permit Number	G5. Date Permit Issued	G6. Date Certific	ate Of Compliance/Occupancy Issued
7. This permit has been issued for:	☐ New Construction ☐ Substan	tial Improvement	
8. Elevation of as-built lowest floor (in	cluding basement) of the building:	feet m	eters Datum
9. BFE or (in Zone AO) depth of flood	ling at the building site:	feet m	eters Datum
10. Community's design flood elevation	n:	feet m	eters Datum
Local Official's Name Douglas P. Rein	hart PE, PS	Title County Floodplain	n Manager
Community Name Auglaize County	^ <i>^</i>	Telephone 419-739-65	520
Signature ()	P.E. P.S.	Date 8/17/20	15
Comments The Base Flood Elevation	for 11116 Glynwood Road, Wapakoneta, (Ohio 45895, was establish	ed by me, and was determined to be 867.50'. Th
walk-out basement floor elevation as s	urveyed for this site was determined to be	876.10', or 8.60' above the	BFE Check here if attachmo



Federal Emergency Management Agency Washington, D.C. 20472

September 08, 2015

MR. TED SCHNELL H & S CIVIL ENGINEERS AND LAND SURVEYORS 913 FIELDSTONE COURT WAPAKONETA, OH 45895 CASE NO.: 15-05-6911A

COMMUNITY: AUGLAIZE COUNTY, OHIO

(UNINCORPORATED AREAS)

COMMUNITY NO.: 390761

DEAR MR. SCHNELL:

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, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415.

Sincerely,

Luis Rodriguez, P.E., Chief

Engineering Management Branch

Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator Community Map Repository Region Date: September 08, 2015

Case No.: 15-05-6911A

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION			
COMMUNITY	AUGLAIZE COUNTY, OHIO (Unincorporated Areas)	A parcel of land, as described in the Survivorship Deed recorded in Volu 59, Pages 131 and 132, in the Office of the Recorder, Auglaize County, Ohio			
	COMMUNITY NO: 390761				
AFFECTED MAP PANEL	NUMBER: 39011C0085C				
	DATE: 9/6/1989				
THE SECOND SECTION AND ADDRESS OF THE PARTY		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.581388, -84.238055 SOURCE OF LAT & LONG: COMMUNITY GIS DATUM: NAD 83			

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
-	=	-	11116 Glynwood Road	Structure	X (unshaded)		875.7 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.)

LEGAL PROPERTY DESCRIPTION eLOMA DETERMINATION PORTIONS REMAIN IN THE SFHA PORTIONS REMAIN IN THE FLOODWAY STUDY UNDERWAY
EXTRATERRITORIAL JURISDICTION
GREAT LAKES
STATE LOCAL CONSIDERATIONS

COASTAL BARRIER RESOURCE SYSTEM

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. If there are any errors on this eLOMA Determination Letter that cause FEMA to rescind and/or nullify the determination the property owner should consult the Licensed Professional that submitted this eLOMA. 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, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, 3601 Eisenhower Avenue, Alexandria, VA 22304-4605, Fax: 703-751-7415.

(2)

Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration

eLOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

Structure Removal:

The following considerations may or may not apply to the determination for your Structure:

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY - A portion of this property is located within the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination Document while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in a NFIP regulatory floodway that may cause an increase in the base flood elevation. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV), or the Regional Engineer (Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway.

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA -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.

STUDY UNDERWAY - This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

EXTRATERRITORIAL JURISDICTION - The subject of the determination is shown on the National Flood Insurance Program map as being located in an Extraterritorial Jurisdiction area for the community indicated on the Determination Document.

GREAT LAKES - The Federal Emergency Management Agency (FEMA) has based this determination on elevation data which is published in the current Flood Insurance Study for the community. However, the elevations established in the U.S. Army Corps of Engineers (USACE) reports on the Great Lakes are the best available data known to us. If in the future there are any subsequent map revisions to the National Flood Insurance Program map and the USACE reports remain the best available data known, FEMA will use those elevations for any such revisions. Consequently, all new structures or substantially improved structures should be above the elevation stated in the applicable USACE report (copy enclosed).

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, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415

- (22)

Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration Date: 9/8/2015

Case No : 15-05-6911A

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

STATE AND LOCAL CONSIDERATIONS - Please note that this document does not override or supersede any State or local procedural or substantive provisions which may apply to floodplain management requirements associated with amendments to State or local floodplain zoning ordinances, maps, or State or local procedures adopted under the National Flood Insurance Program.

COASTAL BARRIER RESOURCE SYSTEM - The subject of this Determination Document is located within the Coastal Barrier Resource System (CBRS). Federal financial assistance, including Federal flood insurance, is not available in CBRS areas for new construction or substantial improvements occurring after the date on which the area was declared by Congress to be part of the CBRS or otherwise protected area as required by the Coastal Barrier Resources Act (Public Law 97-348) and the Coastal Barrier Improvement Act 1990 (Public Law 101-591). This date is indicated on the National Flood Insurance Program map. For further information on this property and the CBRS or otherwise protected area designation, contact the U.S. Department of the Interior.

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, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415

Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's 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 quality for this type of policy may be obtained by calling 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 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.