

Washington, D.C. 20472

MR. KYLE BINKLEY BINKLEY LAND SURVEYING, LLC 121 W. AUGLAIZE STREET WAPAKONETA, OH 45895 CASE NO.: 17-05-6192A

COMMUNITY: CITY OF ST. MARYS, AUGLAIZE

COUNTY, OHIO

COMMUNITY NO.: 390022

DEAR MR. BINKLEY:

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 Information eXchange (FMIX) 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 V. Rodriguez, P.E., Director Engineering and Modeling Division Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator Community Map Repository Region



Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF ST. MARYS, AUGLAIZE COUNTY, OHIO	A portion of Outlots 50 and 51, City of St. Marys, as described in the Warranty Deed recorded as Document No. 201700003189, in O.R. Boo 678, Pages 223 and 224, in the Office of the Recorder, Auglaize County Ohio				
	COMMUNITY NO: 390022					
AFFECTED MAP PANEL	NUMBER: 39011C0080C					
	DATE: 9/6/1989					
		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.541947, -84.389086 SOURCE OF LAT & LONG: GPS 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)
50 & 51			120 South Front Street	Structure	X (unshaded)		868.6 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.)

ZONE A

eLOMA DETERMINATION

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 Information eXchange (FMIX) 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.

- (200) = 32

Luis V. Rodriguez, P.E., Director Engineering and Modeling Division Federal Insurance and Mitigation Administration

eLOMA



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:

ZONE A - The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area 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.

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 may be 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 and may be located in an Extraterritorial Jurisdiction area for the community indicated on the Determination Document.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Information eXchange (FMIX) 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

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LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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. Further, be advised that the elevations on the Flood Insurance Rate Map (FIRM) may only reflect the Stillwater elevation for the lake and may not account for the effects of wind driven waves or wave run-up. On-site conditions such as wind speed, wind direction, fetch distance, water depth and the slope of the beach or bluff may result in significant increases to the base flood elevation. Therefore, it is strongly recommended that the requestor be aware of these circumstances and, if warranted, evaluate the effects of wind driven waves along the shoreline of the property.

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 may be 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 Information eXchange (FMIX) 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



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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.

U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

ELEVATION CERTIFICATE

IMPORTANT: Follow the instructions on pages 1-9.

OMB No. 1660-0008 Expiration Date: July 31, 2015

9	ECTION A	- PROPER	TY INFO	RMAT	ION	FOR INSURA	NCE COMPANY USE	
A1. Building Owner's Name Boeckman Holdings, LLC						Policy Number:		
A2. Building Street Address (including Apt., Unit. Suite, 120 S. Front Street	and/or Bldg	(. No.) or P.O.	Route and	Box No),	Company NAIC	: Number:	
^{City} St. Marys			State O	4		ZIP Code 458	005	
A3. Property Description (Lot and Block Numbers, Tax Page 1) Auglaize County Tax Parcel Numbers K32-0	146-027-00	& K32-046	cription, et	c.)		400	200	
 A4. Building Use (e.g., Residential, Non-Residential, Ad A5. Latitude/Longitude: Lat. N 40d 32' 31 01" A6. Attach at least 2 photographs of the ouilding if the A7. Building Diagram Number 2 A8. For a building with a crawlspace or enclosure(s): a) Square footage of crawlspace or enclosure(s) b) Number of permanent flood openings in the craw or enclosure(s) within 1.0 foot above adjacent g c) Total net area of flood openings in A8.b 	dition, Acces Long Certificate is	sory, etc.) R	lesidentia 3' 20.71" to obtain fl A9.	For a b a) Squ b) Nur	Horizontal surance. uilding with an attuare footage of at other of permaner in 1.0 foot above	tached garage at flood opening adjacent grad	: O sq fi gs in the attached garage le	
d) Engineered flood openings? Yes No				d) Eng	al net area of floor ineered flood ope	enings?	A9.b <u>O</u> sqir Yes ⊠No	
SECTION B - FL	OOD INSU	RANCE RA						
51. Wrie Community Name & Community Number	***	B2. County	Name		,		B3. State	
Auglaize County, OH and Incorporated Areas B4. Map/Panel Number B5. Suffix B6. FIRM Inc	lev Date	Auglaize B7. FIRM Pa		- /			ОН	
39011C 0080C 09/06/	1989	Revised 09/0	Date 6/1989		B8. Flood Zone(s)	B9. Base I A0, us	Flood Elevation(s) (Zone e base flood depth) 861.40	
B10. Indicate the source of the Base Flood Elevation (BFE ☐ FIS Profile ☐ FIRM ☑ Community Determin) data or bas	se flood dept	h entered i	n Item	B9:			
B11. Indicate elevation datum used for BFE in Item B9:	ed ☐ Otr ☑ NGVD	er/Source: _						
B12. Is the building located in a Coastal Barrier Resource:	System (Ci	BRS) area or	NAVD 198	io Protect	Other/Source:			
Designation Date:/ C	BRS [] OPA	Otherwise	riotect	ed Area (OPA)?	Li Yes ⊠	No	
SECTION C - BUILD	ING ELEV	ATION INFO	DEMATIO	N (SII	DVEV DEALID	PR1		
C1. Building elevations are based on: Constructi *A new Elevation Certificate will be required when con	on Drawinge	×	ilding Had		The second secon	Finished Cor	nstruction	
C2. Elevations – Zones A1–A30. AE, AH, A (with BFE), VE, C2.a–h below according to the building diagram speci	V1_V30_V /	with DEEL AD	AD / A AD	(AF AF	Z/A1-A30, AR/AH	, AR/AO. Comp	olete Items	
Benchmark Utilized: ODOT CORS - OHMR			cal Datum:					
Indicate elevation datum used for the elevations in ite Datum used for building elevations must be the same	ms a) through	gh h) below. d for the BFE	⊠ NGVD :	1929				
a) Top of bottom floor (including basement, crawlspace			862	90	Check the mea	_	d.	
b) Top of the next higher floor			869 2		- 🔀 feet	☐ meters		
c) Bottom of the lowest horizontal structural member	(V Zones on	ly)			✓ feet	meters		
d) Attached garage (top of slab)		_				meters		
 e) Lowest elevation of machinery or equipment service (Describe type of equipment and location in Committee 	ng the build ents)	ng _	862 . 9	90		meters		
 f) Lowest adjacent (finished) grade next to building (L 	AG)	_	868 6	0		meters		
g) Highest adjacent (finished) grade next to building (F	HAG)	_	869 . 9	0	⊠ feet	meters		
 h) Lowest adjacent grade at lowest elevation of deck of structural support 	or stairs, inc	uding	868 . 6	0	feet	meters		
SECTION D - SURV	EVOD EN	SINEED OF	ADOUIT	TOT (
his certification is to be signed and sealed by a land survey	or andinoer	or orabitest			ERTIFICATION			
understand that any false statement may be punishable by fil					o certify elevation a <i>avallable.</i> :tion 1001.	- 11	111111111111111111111111111111111111111	
Check here if comments are provided on back of form. Check here if attachments.	Were latitu	ide and longi and surveyor?	tude in Sed	ction A	provided by a No	IN ST	KYLE J. BINKLEY S-8587 GISTERE	
Certifier's Name Cyle J. Binkley				Numbe	ſ	3 ×	KYLE, 003	
itle Professional Surveyor	Company N	lame	8587			PE	BINKLEY	
ddress	Binkley L	and Survey			Taxa :	30: 2	5-6587	
21 W. Auglaize Street	Wapakor	neta	State OH		ZIP Code 45895	1700	SISTERED OF	
ingriature and a second	Date 07/07/20	17	Telephor			To Si	· · · · · · · · · · · · · · · · · · ·	

ELEVATION CERTIFICATE, page 2

IMPORTANT: In these spaces	s, copy the corresponding information from	n Section A.		FOR INSURANCE COMPANY USE
120 S. Front Street	ding Apt., Unit, Suite, and/or Bldg. No.) or	P.O. Route and Box	No.	Policy Number:
St. Marys	State OH	ZIP Code 45885		Company NAIC Number:
S	ECTION D - SURVEYOR, ENGINEER	OR ARCHITECT	CERTIFICATION (C	CONTINUED)
Copy both sides of this Elevat	ion Certificate for (1) community official, (2) insurance agent/c	ompany, and (3) building	ng owner.
Comments				
Signature		Date		
SECTION E - BUILDIN	IG ELEVATION INFORMATION (SUR)	VEY NOT REQUIF	RED) FOR ZONE AO	AND ZONE A (WITHOUT BFE)
For Zones AO and A (without Br	FE), complete Items E1-E5. If the Certificat rade, if available, Check the measurement	o io intonded to		F request, complete Sections A, B, ar
grade (HAG) and the lowest	on for the following and check the approprial adjacent grade (LAG).	ate boxes to show w	hether the elevation is	above or below the highest adjacent
a) Top of bottom floor (inclu	ding basement, crawlspace, or enclosure) i	is	_ feet mete	ers above or below the HAG
D) top of bottom floor (inclu	ding basement, crawlspace, or enclosure) i	is	_ ☐ feet ☐ mete	rs Dahaye or Dhalou the LAC
the post high a f	with permanent flood openings provided in	Section A Items 8 a	nd/or 9 (see pages 8-	9 of Instructions),
the next higher floor (elevati	on C2.b in the diagrams) of the building is		_ ☐ feet ☐ mete	rs above or below the HAG.
E3. Attached garage (top of slab		-	_ feet mete	rs above or below the HAG.
E4. Iop of platform of machiner	y and/or equipment servicing the building i	s	_ ☐ feet ☐ meter	rs above or below the HAG.
ordinance? Yes No	oth number is available, is the top of the bound of the bound official must cert	ottom floor elevated lify this information	in accordance with the in Section G.	community's floodplain managemen
SEC	CTION F - PROPERTY OWNER (OR	OWNER'S REPRI	ESENTATIVE) CERT	IFICATION
The property owner or owner's a	uthorized representative who completes Seatements in Sections A, B, and E are correct	octions A D sad F 4	7	MA-issued or community-issued BFE
Property Owner or Owner's Author	orized Representative's Name			
Address		City	Stat	e ZIP Code
Signature		Date	Tele	phone
Comments				
	SECTION C CORAMINA	TV INFORMATIO		Check here if attachments
he local official who is authorized	SECTION G – COMMUNI by law or ordinance to administer the community of the annicable item(s) and sign below	it i- 0 i i i		an complete Sections A. B. O. (5)
1. The information in Secti	On C was taken from other decompositation	that has been the	ement used in items G8	–G10. In Puerto Rico only, enter mete
3. The following information	opleted Section E for a building located in Z	one A (without a FE	MA-issued or communit	ty-issued BFE) or Zone AO.
	n (Items G4-G10) is provided for commun	ity floodplain mana	gement purposes.	
4. Permit Number	G5. Date Permit Issued	G6	. Date Certificate Of Co	empliance/Occupancy Issued
7. This permit has been issued	for: New Construction Substa	antial Improvement		
Elevation of as-built lowest fi	loor (including basement) of the building:		☐ feet ☐ meters	Datum
BFE or (in Zone AO) depth of	flooding at the building site:		☐ feet ☐ meters	Datum
10. Community's design flood ele	evation:		☐ feet ☐ meters	Datum
ocal Official's Name		Title		
ommunity Name		Telephone		
gnature		Date		
omments				
				Check here if attachments.
A Form 086-0-33 (Revised 7/12)				Replaces all previous editions
				EMINACOS ON PROVIDUR ANIALA