



Federal Emergency Management Agency

Washington, D.C. 20472

SEP 20 1996

RECEIVED
CITY OF
ST. MARYS OHIO

Mr. Jay Nelson
312 North Front Street
St. Marys, Ohio 45885

IN REPLY REFER TO:

Case No.: 96-05-2496A

Community: City of St. Marys,
Auglaize County,
Ohio

Community No.: 390022

Map Panel Affected: Auglaize County,
Ohio and Incorporated Areas

Number: 39011C0080 C

SEP 27 1996

T-218-70-RS

Dear Mr. Nelson:

This is in response to your letter dated April 17, 1996, requesting that the Federal Emergency Management Agency determine whether the following property is located in a Special Flood Hazard Area (SFHA), an area that would be inundated by the 1% annual chance flood.

Property Description: Lot 83, North Addition to the City of St. Marys, recorded in Deed Document No. 2409, Volume 176, Pages 232-234, filed in the Auglaize County Recorder's Office

Flooding Source: St. Marys River

Street Address: 312 North Front Street

Community: City of St. Marys, Auglaize County

State: Ohio

On August 22, 1996, we received all information necessary to process your request. After comparing this information with the National Flood Insurance Program (NFIP) map for the community referenced above, we determined that although portions of the property would be inundated by a 1% annual chance flood, the existing structure would not. Therefore, this letter amends the map for the City of St. Marys, Auglaize County, Ohio (NFIP Map Number 39011C0080 C, dated September 6, 1989) to remove this structure from the SFHA. The structure is located in Zone X (unshaded), an area above the 0.2% annual chance flood level, where flood insurance is available at low rates. Because portions of the property are in the SFHA, any future construction or substantial improvement on this property remains subject to Federal, State, and local regulations for floodplain management.

It should be noted that this property could be inundated by a flood greater than the 1% annual chance flood or by local flooding conditions not shown on the NFIP map. Also, although we have based our determination on the information presently available, flood conditions may change or new information may be generated that would supersede this determination.

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If a flood insurance policy has been issued under the NFIP covering the building on the aforementioned property and that policy was required by the mortgage company in conjunction with Federal flood insurance requirements, then flood insurance coverage is no longer required under those Federal requirements.

Accordingly, if a lender imposed the flood insurance requirement, that lender will have to determine whether or not to continue that requirement. The lender may determine, as a business decision, that it wishes to continue the flood insurance requirement in order to protect its collateral security on the loan.

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

Even though the structure is not located in an SFHA, as mentioned above, it could be flooded by a flooding event of greater magnitude than a 1% annual chance flood. In fact, more than twenty-five percent of all losses in the NFIP occur to buildings located outside the SFHA in Zone B, C, or X. More than one fourth of all policies purchased under the NFIP protect buildings located in these zones. That risk is just not as great as the flood risk to buildings located in SFHAs. In order to offer flood insurance protection to owners of such buildings, the NFIP offers two types of flood insurance policies: the Standard Policy and a policy for flood insurance at low rates. The low-rate policy is available for buildings located outside the SFHA with little or no loss history. The Standard Policy is available for all other buildings. Individual flood risk situations and insurance needs should be discussed with an insurance agent or company before making a final decision regarding flood insurance coverage.

A copy of this Letter of Map Amendment is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by the community when it made application to join the NFIP, it will be attached to the community's official record copy of the NFIP map which is available for public inspection.

This response to your request is based on minimum criteria established by the NFIP. State and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the floodplain. If the State of Ohio or the City of St. Marys has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

If you have any questions or if we can be of further assistance, please contact Helen Cohn at (202) 646-3457, or by facsimile at (202) 646-4596.

Sincerely,

A handwritten signature in cursive script that reads "Michael Buckley". The signature is written in dark ink and is positioned above the printed name and title.

Michael K. Buckley, P.E., Chief
Hazard Identification Branch
Mitigation Directorate

cc: State Coordinator
Community Map Repository