



Federal Emergency Management Agency

Washington, D.C. 20472

JAN 17 1996

Mr. Anthony M. Sansalone
Attorney at Law
1008 Marshall Avenue
Cincinnati, Ohio 45225-2381

IN REPLY REFER TO:
Case No.: 96-05-532A
Community: Auglaize County, Ohio
(Unincorporated Areas)
Community No.: 390761
Map Panel Affected: Auglaize County,
Ohio and Incorporated Areas
Number 39011C0090 C

T-218-70-RS

Dear Mr. Sansalone:

This is in response to your letter dated November 3, 1995, 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 161, Southmoor Shores, Block G, recorded in Plat Cabinet A, Pages 337-338, Instrument No. 6200, filed in the Auglaize County Recorder's Office

Flooding Source: Grand Lake St. Marys

Street Address: 161 Southmoor Shores Drive

Community: Auglaize County (Unincorporated Areas)

State: Ohio

On November 14, 1995, 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 Auglaize County, Ohio and Incorporated Areas (NFIP Map Number 39011C0090 C, dated September 6, 1989) to remove this structure from the SFHA. The structure is located in Zone X (unshaded), 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.

SEE
LETTER
ATTACHED
TO BACK

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 the Preferred Risk Policy (PRP). The PRP is available at low cost for buildings located outside the SFHA with little or no loss history. Information about the PRP and how one can apply is enclosed. 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.

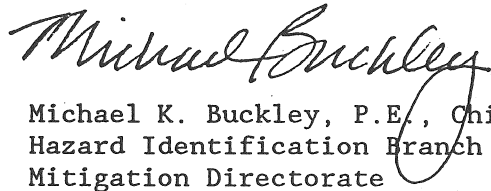
A copy of this Letter of Map Amendment is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by the community when it made application to join the NFIP, it will be attached to the community's official record copy of the NFIP map which is available 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 Auglaize County has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

3

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,


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

Enclosure

cc: State Coordinator
Community Map Repository

ELEVATION CERTIFICATE
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No 3067-00
Expires May 31, 1995

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). Instructions for completing this form can be found on the following pages.

| SECTION A PROPERTY INFORMATION | | FOR INSURANCE COMPANY USE |
|--|----------------------|---------------------------|
| BUILDING OWNERS NAME TONY SAN SALONE | POLICY NUMBER | |
| STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number; OR P.O. ROUTE AND BOX NUMBER) 161 SOUTHMOOR SHORE DRIVE | COMPANY NAIC NUMBER | |
| OTHER DESCRIPTION (Lot and Block Numbers, etc.) LOT 161 SOUTHMOOR SHORES SUBDIVISION | | |
| CITY ST. MARYS | STATE OHIO | ZIP CODE 43885 |

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

| 1. COMMUNITY NUMBER | 2. PANEL NUMBER | 3. SUFFIX | 4. DATE OF FIRM INDEX | 5. FIRM ZONE | 6. BASE FLOOD ELEVATION (in AO Zones, use depth) |
|---------------------|-----------------|-----------|-----------------------|--------------|---|
| 390761 | 0090 | C | 9-6-1989 | AE | 873.0 |

7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): ☐ NGVD '29 ☐ Other (describe on back)
8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: ☐☐☐☐☐☐ feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level ____.
- 2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of feet NGVD (or other FIRM datum—see Section B, Item 7).
- ☒ FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of feet NGVD (or other FIRM datum—see Section B, Item 7).
- ☒ FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is feet above ☐ or below ☐ (check one) the highest grade adjacent to the building.
- ☒ FIRM Zone AO. The floor used as the reference level from the selected diagram is feet above ☐ or below ☐ (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown
3. Indicate the elevation datum system used in determining the above reference level elevations: ☒ NGVD '29 ☐ Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
4. Elevation reference mark used appears on FIRM: ☒ Yes ☐ No (See Instructions on Page 4)
5. The reference level elevation is based on: ☐ actual construction ☐ construction drawings
(NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
6. The elevation of the lowest grade immediately adjacent to the building is: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: feet NGVD (or other FIRM datum—see Section B, Item 7).
2. Date of the start of construction or substantial improvement 4/1

SECTION E CERTIFICATION

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE), V1-V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

I certify that the information in Sections B and C on this certificate represents my best efforts to interpret 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
GORDON L. GEESLIN

LICENSE NUMBER (or Atty Seal)
5372

TITLE
LAND SURVEYOR

COMPANY NAME

ADDRESS
804 E. MARKET ST

CITY
CELINA

STATE
OHIO

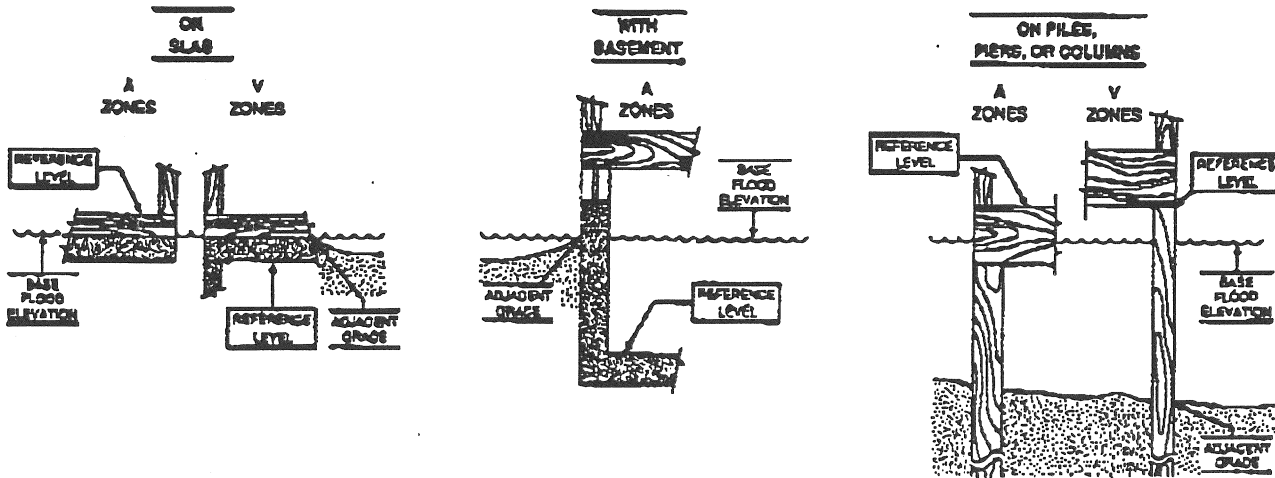
SIGNATURE

DATE

PHONE
5322

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS: _____



The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones.
Elevations for all A Zones should be measured at the top of the reference level floor.
Elevations for all V Zones should be measured at the bottom of the lowest horizontal structural member.