



# Federal Emergency Management Agency

Washington, D.C. 20472

NOV 19 1996

Mr. Don Wagner  
President  
Auglaize County Board of Commissioners  
201 South Willipie Street, Suite G11  
Wapakoneta, Ohio 45895

IN REPLY REFER TO:  
Case No.: 97-05-226A  
Community: Auglaize County, Ohio  
(Unincorporated Areas)  
Community No.: 390761  
Map Panel Affected: Auglaize County,  
Ohio and Incorporated Areas  
Number: 39011C0090 C

T-218-65-RS

Dear Mr. Wagner:

This is in reference to a letter dated September 20, 1996, from Mr. Larry Detrick, requesting that the Federal Emergency Management Agency determine whether the property listed below is located within a Special Flood Hazard Area (SFHA), an area that would be inundated by the 1% annual chance flood. This property has been elevated by the placement of fill.

Property Description: Lot 12, Southmoor Shores recorded in Deed Volume 213, Page 0395, Instrument No. 02808, filed in the Auglaize County Recorder's Office

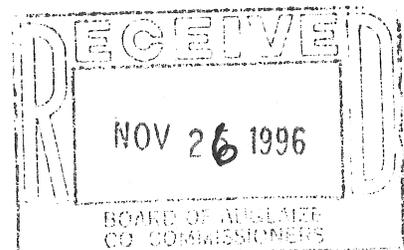
Flooding Source: Grand Lake St. Marys

Street Address: 12 Northeana Drive

Community: Auglaize County (Unincorporated Areas)

State: Ohio

On October 7, 1996, we received all of the information necessary to process this request. After comparing this information with the National Flood Insurance Program (NFIP) map for Auglaize County, Ohio and Incorporated Areas, we have determined that although portions of the property would be inundated by a 1% annual chance flood, the existing structure on this property would not. Therefore, this letter revises 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, where flood insurance is available at low rates. Because portions of the property are located within 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.

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.

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 Revision is being forwarded to your community's official NFIP map repository where, in accordance with regulations adopted by your community, it should be attached to the community's official record copy of the NFIP map, which is available for public inspection.

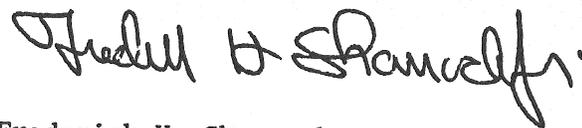
To ensure continued eligibility to participate in the NFIP, your community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on your community's NFIP map, including the revision made effective by this letter. This response to the request is based on the minimum criteria established by the NFIP. State and community officials, based on knowledge of local conditions and in the interest of public safety, may set higher standards for construction in the floodplain. If the State of Ohio or your community has adopted more restrictive or comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

This revision has been made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and is in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448) 42 U.S.C. 4001-4128, and 44 CFR Part 65.

This revision is effective as of the date of this letter. However, a request for reconsideration must be made within 30 days. Any requests for reconsideration must be based on scientific or technical data.

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,



Frederick H. Sharrocks Jr., Chief  
Hazard Identification Branch  
Mitigation Directorate

cc: State Coordinator  
Mr. Larry Detrick  
Community Map Repository  
Region