



Federal Emergency Management Agency

Washington, D.C. 20472

NOV 10 1997

Mr. Vernon F. and Mrs. Mary S. Brannon
102 Causeway Drive
St. Marys, Ohio 45885

IN REPLY REFER TO:
Case No.: 97-05-4770A
Community: Auglaize County, Ohio
(Unincorporated Areas)
Community No.: 390761
Map Panel Affected: Auglaize County,
Ohio and Incorporated Areas
Number: 39011C0090 C
Map Effective Date: September 6, 1989

218-70-RS

Dear Mr. and Mrs. Brannon:

We reviewed your request dated August 8, 1997, for a Letter of Map Amendment (LOMA). All required information for this request was received on October 20, 1997. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined that a portion of the property described below is located in a Special Flood Hazard Area (SFHA), 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); however, the structure on the property is not in the SFHA.

Property Description:	Lot 102, Southmoor Shores, recorded in Deed Document No. 03908, Volume 216, Pages 874-875, on June 1, 1994, in the Auglaize County Recorder's Office
Street Address:	102 Causeway Drive
Flooding Source:	Grand Lake St. Marys

This letter amends the above-referenced NFIP map to remove the structure from the SFHA. The structure is now located in Zone X (unshaded). Flood insurance coverage for the structure may be available under a low-cost policy (see enclosed document). Because portions of the property remain in the SFHA, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

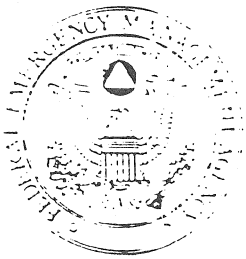
An additional enclosed document provides information about LOMAs. If you have any questions about this letter, please contact Ms. Helen Cohn of our staff in Washington, D.C., either by telephone at (202) 646-3457 or by facsimile at (202) 646-4596.

Sincerely,

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

Enclosures

cc: State Coordinator (w/o enclosures)
Community Map Repository



Media Contact:

Mark Stevens
(202) 646-3969

Release No.: 97-046

Release Date:
February 14, 1997

PREFERRED-RISK FLOOD INSURANCE A BARGAIN, FEMA SAYS

WASHINGTON -- Depending on where they live, homeowners can buy a federally backed, \$25,000 flood insurance policy for as little as \$85 a year, Federal Emergency Management Agency (FEMA) officials said today.

The National Flood Insurance Program (NFIP), administered by FEMA's Federal Insurance Administration (FIA), offers a Preferred Risk Policy for homeowners located outside high-risk areas, FIA Executive Administrator Spence W. Perry explained.

"The Preferred Risk Policy is designed for one- to four-family residential buildings located in low-to-moderate flood-risk zones," Perry said. "Their owners can purchase flood insurance very cheaply, even though these areas also are exposed to a significant flood risk. Nearly 30 percent of our claims are for properties *outside* the high flood-risk areas."

Preferred Risk Policy packages provide coverage combinations for both the structure and its contents that range from \$20,000 for the building and \$5,000 for contents, up to \$250,000 building/\$60,000 contents. The corresponding premiums range from \$85 to \$290.

The NFIP makes flood insurance available in communities that adopt and enforce floodplain management regulations to reduce future flood losses. Currently, there are nearly 3.6 million policies in force nationwide, representing more than \$381 billion worth of coverage.

For more information about the NFIP's Preferred Risk Policy, ask your insurance agent or company, or call the NFIP's toll-free number, 1-800-427-9662.

Note to Editors: *Additional information on flood insurance and other FEMA programs and activities is available on the FEMA Worldwide Web Internet site (<http://www.fema.gov>) and from FEMA's 24-hour FAX-on-Demand system at (202) 646-FEMA.*