



Federal Emergency Management Agency

Washington, D.C. 20472

OCT 30 1998

LETTER OF MAP AMENDMENT
218-70-RS

IN REPLY REFER TO CASE NO.: 98-05-6810A

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

Community No.: 390022

Map Panel Affected: Auglaize County,
Ohio and Incorporated Areas

Number: 39011C0080 C

Map Effective Date: September 6, 1989

We reviewed a request dated September 10, 1998, for a Letter of Map Amendment (LOMA). All required information for this request was received on September 14, 1998. 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 the Special Flood Hazard Area (SFHA), 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); however, the structure on the property is not in the SFHA.

Property Description: Lot 84, North Addition, as recorded in Survivorship Deed Document No. 5355, Volume 131, Page 323, by the Auglaize County Recorder on October 2, 1991

Street Address: 308 North Front Street

Flooding Source: St. Marys River

This letter amends the above-referenced NFIP map to remove the structure from the SFHA. The structure is now located in Zone X (unshaded), an area above the 0.2-percent-annual-chance flood level. 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 Helen Cohn of our staff in Washington, D.C., either by telephone at (202) 646-3457 or by facsimile at (202) 646-4596.

Sincerely,

Matthew B. Miller, P.E., Chief
Hazards Study Branch
Mitigation Directorate

Enclosures

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

K3200210500

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

For Letters of Map Amendment (LOMAs), the Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requestors 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.

Requestors 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 that 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 that it removes the Federal requirement for the lender to require flood insurance coverage for the property. 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. If the lender decides to release the 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 the written waiver to the property insurance agent or company that is servicing his or her policy. The agent or company will then process the refund request.

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/Commonwealth, local, and other Federal criteria.

Even though the property is not located in an SFHA, as mentioned in the LOMA, it could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all losses in the NFIP occur to property 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 property located in these zones. That risk is just not as great as the flood risk to property located in SFHAs. To offer flood insurance protection to owners of such property, the NFIP offers two types of flood insurance policies: the Standard Policy

What You Need to Know About Federal Disaster Assistance and Federal Flood Insurance



When you think about buying a flood insurance policy, do you have these kinds of reactions:

Disaster assistance will be available if my home (or business) is flooded. I don't need to buy flood insurance!

It's too expensive!

My home isn't going to be flooded—we've never been flooded before!

Here are the facts you need to know before you decide.

Disaster assistance will be available if my home (or business) is flooded. I don't need to buy flood insurance!

Did you know that, before most forms of Federal disaster assistance are offered, the President must declare a major disaster?

Did you know that the Federal Emergency Management Agency's Individual and Family Grant Program (for Personal Property) and Temporary Housing Program (for Home Repair and Rental Assistance) are available **only** if the President declares a major disaster and makes that assistance available?

Did you know that more than 90 percent of all disasters are **not** Presidentially declared?

Did you know that the most typical form of Federal disaster assistance is a loan that must be paid back with interest?

Did you know that the average Individual and Family Grant payment is less than \$2,500?

Did you know that, to qualify for Home Repair Assistance, your home must have relatively minor damage that can be repaired quickly?

Did you know you cannot qualify for Rental Assistance unless your home has been destroyed or significantly damaged?



**Federal Emergency
Management Agency**

NEWS

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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.*