



Federal Emergency Management Agency

Region V 175 - West Jackson Blvd., 4th Floor, Chicago, IL 60604 (312) 431-5500

May 21, 1993

IN REPLY REFER TO:
R5-218-70-R

Mr. Jeffrey D. Fleagle
124 South Front Street
St. Marys, Ohio 45885

Dear Mr. Fleagle:

This is in response to your letter dated March 19, 1993 requesting that the Federal Emergency Management Agency (FEMA) determine whether the following property is located in a Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (one-percent annual chance) flood.

Property Description:	Parts of Outlots 51 and 52 City of St Marys in Auglaize County
Street Address:	124 South Front Street
Community:	City of St. Marys
State:	Ohio

Documents attached to your March 19, 1993 letter contained all information necessary to process your request. After comparing this information with the National Flood Insurance Program (NFIP) map for the City of St. Marys, Ohio, we determined that although portions of the property would be inundated by a 100-year flood, the existing structure on this property would not. Therefore,, this letter amends the map for the City of St. Marys, Ohio (NFIP Map Number 390022, Panel 0080 C, dated September 6, 1989) to remove this structure from the SFHA. 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.

Please note that this property could be inundated by a flood greater than a 100-year flood or by local flooding conditions not shown on the NFIP map. Flood insurance is available at reduced cost for properties located outside the SFHA. Also, although we have based our determination on the flood information presently available, flood conditions may change or new information may be generated that could supersede this determination.

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If this structure is covered by a flood insurance policy, and if the mortgage company or lending institution agrees to waive the flood insurance requirement, 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. To receive the refund, a written waiver or certificate must be obtained from the mortgage company or lending institution. This written waiver or certificate must then be sent to the insurance agent, who will process the premium refund.

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 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 call Jim Colyer (616) 961-7746.

Sincerely,



Janet M. Odesloo
Chief, Natural and Technological
Hazards Division