



The Antediluvian

Ohio's Floodplain Management Newsletter



Volume X

Winter 2003

Issue 1

THE FLOODPLAIN MANAGEMENT PROGRAM MISSION: To provide leadership to local governments, state agencies, and interested parties toward cooperative management of Ohio's floodplains to ensure the reduction of flood damage and the recognition of the floodplain's natural benefit. This mission is accomplished through technical assistance, public awareness, education, and development / protection standards.

National Floodplain Managers Conference is in Our Backyard!

Association of State Floodplain Managers (ASFPM) Annual Conference

St. Louis, Mo., May 11-16, 2003

By Cynthia J. Crecelius, CFM
Program Manager, Division of Water

The floodplain managers' premier conference for 2003 will convene in St. Louis, Missouri, May 11-16. Ten years ago, all eyes were on this area as the "Great Midwest Flood" swelled along the Mississippi, Missouri and other central rivers. Nearly 16 million acres and 25,000 homes were impacted. The resulting flood damage cost \$13 billion. This spring you are invited to join a broad range of professionals in addressing the many problems and issues associated with reducing flood damage, managing floodplain resources, and making more sustainable communities. The conference will offer concurrent sessions, training workshops, technical field tours, plenary sessions, networking events, and a comprehensive products/services exposition. Ohio floodplain managers have an opportunity to participate in this national forum for information exchange since the conference will be in the heartland.

The Ohio Floodplain Management Association has also become a Chapter of the ASFPM this past year. We have a direct line to the ASFPM, with its 4,500 members from all 50 states and many international participants. The theme this year is *Lessons Learned – Gateway to Flood Mitigation*. The national exam for professional certification as a floodplain manager will be offered on Monday

and Friday of the conference week. Information and the application for the exam can be obtained at www.floods.org/Certification/certmenu.htm.



This year's program includes presentations focused on: Community Land Use and Mitigation Planning; Floodplain Mapping; Lessons Learned—Great Midwest Flood; NFIP and Floodplain Management Issues; No Adverse Impact; Public Policy/International Floodplain Management; and Technology for Map Modernization. For the draft program agenda please see www.floods.org/stlouis.



The conference hotel is the Adam's Mark flagship facility. Single room rate will be only \$99 per night. From the front door of the hotel you will be within a stone's throw of the St. Louis Arch. A short walk to the riverfront, and you can experience the "Mighty Mississippi" first hand. St. Louis is a convenient drive or a quick flight from Ohio cities.



Technical field trips will showcase both traditional structural management of a large river system (locks, dams, levees) and innovative non-structural approaches (multiple objective recreation and trails, storm-water/land use initiatives, and mitigation projects.)

There will be networking activities throughout the week (including Cardinals baseball with the Cincinnati Reds) to promote the sharing of knowledge and "lessons learned."


Prior to April 15, 2003 an early discount registration is available.

This symbol indicates
an **Online**
resource.



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Please consult the ASFPM website for a full brochure and registration materials: www.floods.org/stlouis. 

Ohio floodplain managers have a lot to contribute to the furthering of our

national policy and practices in floodplain management. Please consider the professional development and information exchange available through this conference as you plan your budget and priorities for this

coming year.

*The **state** conference is planned for August of 2003 and also promises to be relevant and stimulating.* 



CALL FOR ABSTRACTS

Floodplain Management in Ohio—

Statewide Conference 2003

Ohio Floodplain Management Association (OFMA)

4th Annual Conference August 27-28, 2003—Columbus, Ohio




**BY ALICIA SILVERIO, CFM,
ENVIRONMENTAL SPECIALIST,
DIVISION OF WATER**

Anyone interested in making a presentation to this year's *state* conference must submit an abstract. Abstracts will be reviewed by the Conference Planning Committee and selected based on content and relevance to Floodplain Management. **Submissions must be received by March 1st** to be considered for presentation at the conference. Incomplete or late papers may be subject to automatic rejection.

Abstract Guidelines:

- Submissions must be concise, limited to 500 words, and provide an accurate description of the policy, educational, scientific, engineering, or technological material to be presented at the conference.

• Abstracts must be accompanied by the Abstract Submittal Form, which can be obtained from the ODNR website at: www.dnr.state.oh.us/water/ under *New Pages*. 

- The Abstract Submittal Form must be completed and submitted to the Conference Chair along with the biographical sketch(es) of the author(s), and the abstract.

- Abstract should be submitted

by email to christopher.thoms@dnr.state.oh.us as a Microsoft Word[®] or Corel WordPerfect[®] attachment. Each item should be submitted as a separate file. (You will receive a return email to confirm that your submittal has been received.) If you do not have email or Internet access, or have other submittal questions, contact Conference Chair Christopher Thoms at 614-265-6752.

Audience. The Statewide Conference offers three tracks to accommodate attendees and their various levels of floodplain management knowledge and experience.

The tracks are

- (1) ***Fundamentals in Floodplain Management***
- (2) ***Advanced Floodplain Management***
- (3) ***Engineering & Technology in Floodplain Management.***



Please adjust the technical level of your remarks and PowerPoint presentation according to the track where you will be presenting. As the only floodplain management conference in Ohio, this annual event attracts a broad audience including local, state and federal government officials, engineers, consultants, planners, related non-profit organizations, and involved

citizens. Please develop your presentation using the sort of detailed and useful material that you would like to have presented to yourself. Not a “sales pitch” approach, but one that will interest the audience in such a way that “off-line” conversations and follow-up actions will result.

Length and focus of presentation.

You will have approximately 40 minutes for your presentation unless otherwise indicated on the agenda. Please emphasize conclusions and recommendations in your presentation based upon your professional experience(s).

Audio-Visual. Authors selected to be Presenters will use laptop computers and LCD projectors provided on-site, utilizing the Microsoft PowerPoint[®] program. Additionally, each presentation must be provided to the Conference Chair by August 1st, 2003 via email, CD, or floppy disk. A moderator will monitor each breakout session. A CD will be loaded that contains ALL SUBMITTED PRESENTATIONS. There will be no time lag between speakers due to the common problem of “swapping out” of personal equipment. Laser pointers will be available.

Please reference the entire *Call for Abstracts* document at www.dnr.state.oh.us/water/ for detailed information and instructions.  

PERSPECTIVE: Escaping floodplain takes time, money

By JOHN NOLAN

[Editor's note: the following is a reprint from a January 17, 2003 Associated Press news release]

Pauline Wilson is hoping she can sell her house and escape the neighborhood where residents get nervous whenever the creek rises. A flood in 2001 killed two neighbors and ruined her basement and family keepsakes.

But she and her neighbors are counting on tax dollars for a long-awaited buyout, because they can't find anybody who wants to buy houses in a low-lying neighborhood with a history of being flooded.

I definitely don't want to go through that again, Wilson, 65, said of the 2001 flood that cost her at least \$20,000, including a ruined furnace, washing machine and dryer and irreplaceable family pictures and paintings. *It's just like panic attack around here whenever the creek comes up.*

Public buyouts and demolition of homes to restore a floodplain to a natural, undeveloped state cost taxpayers millions of dollars. But such buyouts are a better and cheaper long-term solution than risking flood damage that imposes a heavier burden on taxpayers and insurance companies, environmentalists say.

This suburban Cincinnati village is trying to raise the estimated \$7 million it needs to buy and demolish 41 homes near the Little Duck Creek and turn the area into a natural floodplain, prohibiting future development. But with a \$2.5 million annual budget and 1,000 residents, Fairfax is not assured of raising the money by the time the two-year project is scheduled to start in June, village administrator Jennifer Kaminer said.

The Federal Emergency Management Agency and the Army Corps of Engineers have pledged a combined \$5 million, leaving the village to raise about \$2 million, Kaminer said.



Pauline Wilson cleaning up in Fairfax, 2001

Photo by Chris Russell / Columbus Dispatch

The state is contributing a \$315,000 grant from the Clean Ohio fund, and the village plans to ask Hamilton County for community development funds.

Kaminer said she doesn't know whether residents would approve a property tax levy to raise money for the project, because that would require people who didn't buy homes in the floodplain to pay to "bail out" those who did.

That's an issue. You're buying in a floodplain, she said. *Whose fault is it?*

Wilson said she and her late husband bought their home from a bank, which informed them of the flood risk. Before the 2001 flood, waters had reached her porch but then receded.

The previous homeowners left after a flood ruined their newly redone basement, Wilson said.

She had a nervous breakdown and they moved out, she said.

I've been here 38 years, Wilson said. *I'm not looking forward to moving, but I can't stay here by myself.*

Development upstream along the Little Duck Creek has cut into its natural floodplain where overflow water from spring and summer rains could go. The result is worsening damage for homeowners and businesses near the creek.

For years, environmentalists have opposed construction in floodplains,

arguing that it causes ecological damage. Removing homes and businesses to convert a floodplain into a park or wildlife area is the best solution, they say.

You're really just concentrating the water in a narrower area and moving it much more rapidly downstream. So, the damage caused by flooding can be much, much worse now that you've eliminated the natural advantage of a floodplain, said Betsy Otto, director of watershed programs for the American Rivers organization. *It's almost always a cheaper solution to return that to floodplain, a natural state.*

Floodplain development dates to the country's years as a society more dependent on waterways for commerce.

The Fairfax homes were built either in the early 1900s or in a later surge in the 1950s and 1960s, Kaminer said. Fairfax was incorporated as a village in 1955.

In New Richmond, an Ohio River village of 2,500 people, the federal government provided \$2.4 million to buyout homes after flooding in 1996 and 1997, village administrator David Kennedy said. The village bought and demolished 57 structures—all but one of them homes—from the floodplain.

It's much better now, Kennedy said.



New Richmond 1997

Photo by Cincinnati Enquirer

A number of homes that would be the first ones to get hit are gone.

Ohio Floodplain Regulation Criteria

NOW ON THE WEB!

By MICHAEL K. GEASE,
SENIOR ENVIRONMENTAL SPECIALIST
DIVISION OF WATER

The Ohio Floodplain Management Program's planning document, *Ohio Floodplain Regulation Criteria*, (reported in the Fall 2002 edition of *The Antediluvian*) is now on the Division of Water's website. It is accessible for download in a variety of formats, at the Floodplain Management Program home page of the Division of Waters' website www.dnr.state.oh/water/floodpln/default.htm.



The fourth edition (2002-revision) includes guidance on floodplain planning, management and regulation, and



contains base model floodplain regulations that meet the minimum requirements of the National Flood Insurance Program (NFIP). The base model is an entirely new format designed for ease of use by smaller communities as "special purpose" regulations. Ohio communities are now downloading the manual for use in improving local floodplain management by evaluating and adopting regulatory standards that exceed the minimum federal requirements of the National Flood Insurance Program (NFIP).

Ohio Floodplain Regulation Criteria now includes 18 different *higher standards*, that can be incorporated into the base model and adopted to achieve local planning objectives for flood damage prevention, protection of critical facilities, and preserving the natural, beneficial functions of the floodplain and watershed. As Ohio communities find opportunities to amend or adopt new floodplain legislation, we encourage

the use of *Ohio Floodplain Regulation Criteria* and the model regulations. In presentations to communities required to adopt or update local regulations for NFIP compliance and adoption of revised flood study and map information, the Federal Emergency Management Agency (FEMA) Regional Office now refers to—and provides the web-site for—the new model.

Ross County communities are already using the new model regulations in adopting FEMA's new countywide Flood Insurance Study in April 2003. In addition to web accessible versions, *Ohio Floodplain Regulation Criteria* is also available in print, on CD-ROM, and floppy disk upon request, for those communities with limited access to the website. For more information or to request assistance in developing or updating local floodplain regulations, please contact the Floodplain Management Program at (614) 265-6750.



N F I



PROGRAM CHANGES

By: CHAD M. BERGINNIS, CFM,
PROGRAM MANAGER
DIVISION OF WATER

Attention Ohio floodplain managers!

Effective May 1, 2003, several changes to the National Flood Insurance Program will occur. The following changes will be implemented:

- **Flood Insurance Rates** will increase overall by about 2.5%. Increases include:

Post-FIRM A Zones premiums (2.5%), Pre-FIRM AE Zone premiums (2%), Un-numbered A Zone premiums (3%), X Zone Standard Risk Policy premiums (3%), and X-Zone Preferred Risk Policy (5%).

- The **Elevation Certificate** will be revised to include additional instructions to the engineer completing the form, and the form itself will be revised to include information about the elevation of the air conditioning and similar units.
- The **Expense Constant** will be eliminated. Basic limits rates are being increased to collect the same premium revenue that the Expense Constant currently generates. Currently, the Expense Constant is a \$50 charge on all flood insurance policies, except *Preferred Risk Policies*.
- **Increased Cost of Compliance**

(ICC) coverage will be increased from \$20,000 to \$30,000. Many floodplain managers are aware of the compliance difficulties when a structure is found to be substantially damaged. ICC coverage was established as part of flood insurance policies to assist property owners in meeting costs associated with local regulatory requirements when substantial damage occurs.

- Optional deductibles are being revised. In addition, higher limits are being introduced for non-residential structures and residential condominium building associations.

Visit our website at <http://www.dnr.state.oh.us/water/floodpln/default.htm> for further updates as they become available.



OHIO FLOODPLAIN MANAGEMENT ASSOCIATION

Annual Awards Nominations Are Needed!



By Cynthia J. Crecelius, CFM Program Manager, Division of Water

The Ohio Floodplain Management Association (OFMA) was formed in 1995 in response to a need expressed by floodplain professionals for a common forum, and a network that supports and improves their management of Ohio's water resources, specifically floodplains. OFMA is a Division of the Water Management Association of Ohio. The OFMA Board has created the following recognitions that were awarded for the first time in 2001! The presentation of the annual awards has become an exciting part of the Statewide Floodplain Management Conference. The 2003 Conference will be held August 27 and 28 in Columbus, Ohio.

Please join in the fun and help OFMA recognize outstanding local, regional, and state programs by nominating one of Ohio's unnoticed floodplain management leaders!

The OFMA awards, their focus, and criteria are listed below. Following each description is the name of the previous award recipients.

Floodplain Administrator of the Year

The *Floodplain Administrator of the Year* award is designed to honor an individual whose contributions have resulted in an outstanding local program or activity for comprehensive floodplain management. The recipient of this award will serve as a role model and inspiration to other local officials.

- ✓ The nominee must be employed by a county, city or village as a local floodplain manager.
- ✓ No more than one award will

be granted in a single year.

- ✓ The nominee will be selected based upon their leadership, outstanding accomplishment in the profession of floodplain management, and demonstrating personal/professional character of the highest quality.
- 2001 Recipient was Ray Sebastian, Clermont County, Ohio.
- 2002 Recipient was Jim Fox, Butler County, Ohio.

Award for Innovation in Floodplain Management

This award is intended to recognize those who have developed and applied an approach that is "outside of the box". Promotion of flood loss reduction, stewardship of valuable floodplain resources, economic sustainability and quality improvement may be elements of programs, projects, publications, and activities nominated for this award.

- ✓ The nominee may be an individual, organization, public or private sector, government agency, regional agency or academic institution.
- ✓ This award need not be given annually, or may be given to multiple recipients in a single year.
- ✓ Nominees must be currently working or contributing to active water resource management programs or projects.

- 2001 Recipient was Chagrin River Watershed Partners, Inc, Willoughby, Ohio.
- 2002 Recipient was Dr. Cornelia Dettmer, Village of Manchester, Ohio.

Peter G. Finke Award for Most Valuable Contribution to Floodplain Management

This award is a tribute to Peter G. Finke for his distinguished service and leadership of the Ohio Floodplain Management Program for three decades. Peter utilized collaboration and creativity throughout his career and drew strength from his personal dedication to create a statewide floodplain management program that improves the quality of life for Ohioans present and future. He was also an integral part of developing the national policy on floodplain management.

- ✓ The nominee may be an individual, organization, public or private sector, government agency, or regional agency.
- ✓ This award need not be given annually.
- ✓ The recipient will be selected based upon their outstanding contribution to the multifaceted aspects of floodplain management.
- ✓ The contribution supporting this recognition should have a direct impact on improving the quality of life through better water resource management.

- ✓ More than one award may be granted in a single year upon approval by the Board.
- 2001 Recipient was Peter G. Finke, Retired Ohio Dept. of Natural Resources.
- 2002 Recipient was Cynthia J. Crecelius, Program Manager, Ohio Dept. of Natural Resources.

Distinguished Member Service Award

The success of any professional organization is rooted in the dedication and capabilities of its members. This award is intended to recognize a member whose outstanding contribution has furthered the OFMA goals and objectives.

- ✓ The nominee may be an elected official, appointed official, fed-

eral, state or local employee, engineer, planner, consultant, insurance agent, student, surveyor, appraiser, real estate agent, or interested citizen.

- ✓ The recipient must be currently active in the Ohio Floodplain Management Association.
- ✓ More than one award may be granted in a single year upon approval by the Board.
- ✓ This award need not be given annually.
- ✓ The nominee must have made a significant contribution through their leadership, dedication, creativity or collaboration to improve floodplain management in accordance with the OFMA purpose and objectives.

- 2001 Recipients were Jerry Brems and Doug Johnson- Past OFMA Presidents.
- 2002 Recipient was Ray Sebastian - Past OFMA President.

OFMA Annual Awards Application and Instructions

(Available at: www.dnr.state.oh.us/water/)



- ✓ Complete the *OFMA Recognition Award Application* and supporting information.
- ✓ Publications, videotapes, letters of recommendation and project descriptions may all be submitted as support or justification of nominees.

Appalachian Flood Risk Reduction Initiative



By STEVE FERRYMAN, CFM,
ENVIRONMENTAL SPECIALIST,
DIVISION OF WATER

This article is the third in a series tracking the progress of the Appalachian Flood Risk Reduction Initiative (AFRRI). The AFRRI is a grant administered by the Floodplain Management Program to help communities develop natural hazard mitigation plans that are compliant with the Disaster Mitigation Act of 2000.

The fifteen AFRRI communities have made significant progress since the last update. All of the core groups in the communities have completed hazard profiles that describe local historical occurrences of natural hazard events. The next step was to develop an asset inventory

that describes the structures and infrastructure that are at risk.

The methods for developing the asset inventories were as diverse as the communities themselves. The communities had to obtain the total number and value of all residential, commercial, and industrial structures for their community. This task was relatively easy for some of the smaller villages and cities, but some counties had a more difficult time obtaining the data. Many core group members have made great friends in the county auditors offices! Once the asset inventory has been completed, the core groups must identify which assets are located in hazardous areas. The core groups also identified critical facilities in their community.

Now that the core groups know what assets are at risk, the next step was to estimate dollar losses to those assets should a hazard event occur. The level of detail in the loss estimations was dependent on the information available in the community and access to professional assistance and equipment.

Some communities used a percentage scale to estimate the losses in flood hazard areas based on previous events. Other communities had access to Geographical Information Systems, or professionals familiar with survey equipment. Those communities obtained elevation information on structures in the floodplain and used Flood Insurance Rate Maps to calculate the flood depth in each structure. Knowing the flood depth and building type, the core groups used "damage curves" to estimate losses to each individual structure.

AFRRI communities are beginning to move into the third and fourth steps in the planning process. These steps are "problem identification" and "goal-setting". At this point, the core groups have collected a significant amount of information on hazards and the problems they cause locally. The problem identification step uses consensus-building techniques to document those problems in

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OHIO FLOODPLAIN MANAGEMENT ASSOCIATION

Recognition Award Application



Name of Nominee _____

Address _____

Phone No. _____ Employer _____

Employer Contact/Phone _____

Type of Award Nominated For

- ☐ Floodplain Administrator of the Year
- ☐ Award for Innovation in Floodplain Management
- ☐ Peter G. Finke Award (Most Valuable Contribution to Floodplain Management)
- ☐ Distinguished Member Service Award

On a separate sheet or in letter please describe the activities of the nominee in support of your nomination. Please note the criteria for each award and provide specific information including any supporting materials in justification of the nominee's qualifications.

Nominated by _____

Address _____

Phone _____ E-mail _____

Fax _____ Date Submitted _____

Submit nominations to:

Cindy Crecelius, Awards Coordinator
ODNR, Division of Water
1939 Fountain Square Drive, Building E-3
Columbus, Ohio 43224
(614) 265-6750 or cindy.crecelius@dnr.state.oh.us
(614) 447-9503 Fax

DEADLINE: June 1, 2003





OHIO FLOODPLAIN MANAGEMENT ASSOCIATION Recognition Award Application form



DIVISION OF WATER
1939 Fountain Square
Columbus, OHIO 43224



Cindy Crecelius, Awards Coordinator
ODNR, Division of Water
1939 Fountain Square Drive, Building E-3
Columbus, Ohio 43224

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the plan so that goals and action steps developed in the future mitigate the actual problem and not symptoms, or perceived problems.

The AFRRI grant also includes a flood study and map for approx-

imately one stream mile in each community. Severe weather and frozen creeks have hampered some of the field surveying that was planned for this winter, but crews will be in the field in early spring.

Ten of the fifteen field surveys have

been completed. The flood maps for Crooksville and Caldwell are finished and in the process of quality control. We have more information about mitigation planning at our website: www.dnr.state.oh.us/water/floodpln/mitigation.htm.



Map Needs Update Support System (MNUSS) Worksheet and Instructions

By MICHAEL K. GEASE, SENIOR ENVIRONMENTAL SPECIALIST DIVISION OF WATER

The Ohio Floodplain Management Program's initial outreach to identify National Flood Insurance Program (NFIP) flood map and restudy needs is underway. Using the Federal Emergency Management Agency (FEMA) Map Needs Update Support System (MNUSS) worksheets and guidance, nearly 200 of the state's 715 flood risk identified communities have already participated in this important component of FEMA's Map Modernization Program as well as Ohio's Flood Study Production Plan (see *The Antediluvian* Fall 2002 article *Flood Map Modernization and FEMA's MNUSS*).

Your community can participate in accelerating the flood map update and restudy process by providing map and engineering needs data directly to PBS&J—FEMA's Map Coordination Contractor—using the *MNUSS Worksheet* form and *Guide*

to *Input of Mapping Needs Into MNUSS*. Both are available at www.dnr.state.oh.us/water/floodpln/default.htm



If you do not have internet access, contact us at 614-265-6750 and we will send both documents.

The *Guide* provides an overview of MNUSS with instructions on determining "map maintenance needs" (corporate limits and street changes, new subdivisions, revised Elevation Reference Marks *etc.*) and "flood data update needs" (hydrologic needs-changes to land use in the watershed, comparison of recent flood events to the FIRM, *etc.*; and/or "hydraulic needs"—new bridges or culverts, changes in stream characteristics such as channel changes, or new development in the floodplain).

The MNUSS data is then used by

FEMA to rank communities and prioritize future NFIP restudies and revisions. Completed MNUSS forms should be provided to the MNUSS Coordinator at the following address:

Karen L. Amrhein, CFM
MNUSS Coordinator/Special
Projects Team Leader
PBS&J
12101 Indian Creek Court
Beltsville, MD 20770
301-210-6800 x218
800-697-7275 x218
fax 301-210-5157
KLAmrhein@pbsj.com

For more information, please contact the ODNR, Division of Water, Floodplain Management Program at (614) 265-6750, or visit the Flood Hazard Mapping page on FEMA's website at www.fema.gov/mit/tsd.



ROLL CALL

By DARLENE MAGOLD, GIMS
SPECIALIST,
DIVISION OF WATER

Tim Beck is the newest addition to the Floodplain Management Program. He is the recipient of a \$2500 award provided by the Ohio River Basin Commission. This scholarship is intended to support the education of a full-time student contributing to the field of water resource management.

Tim is a geography major in his senior year at the Ohio State University and plans on



Tim receiving his award
from Chief Jim Morris

graduating this spring. The majority of his work with us is related to the structure inventory project initiated by the Floodplain Management Program last year. This includes identifying structures that are in or adjacent to flood hazard areas. By using a custom application created in ArcView 3.2, he has already successfully completed the structure inventory for over 25 counties.

Tim is a wonderful addition to our floodplain staff and is an important asset in order to ascertain an inventory of structures at risk from flooding in the state of Ohio.






Forges Ahead . . .

The Ohio Floodplain Management Association (OFMA) was formed in 1995 to promote education and outreach in floodplain management, and to give Ohio folks interested in floodplain management a chance to get involved in a number of activities. Past OFMA or OFMA co-sponsored activities include regional workshops, state floodplain management conference, post-flood forums, and supporting the two affiliated organizations: The Water Management Association of Ohio and the Association of State Floodplain Managers (ASFPM). Our activities in 2002 and 2003 reflect an increasing desire for our members and board to be involved in floodplain management issues. Here are a few activities OFMA is actively engaged in:


- ✓ Planning for the 4th annual statewide floodplain management conference. Due to several OFMA members increasing their participation, many presentations at this

year's conference will be a result of a *Call for Abstracts*. Additionally, OFMA has formed a committee to explore providing scholarship assistance to community floodplain administrators wanting to attend the conference.

- ✓ Participation in the ASFPM annual conference in St. Louis. This is the closest the ASFPM national conference has been to Ohio in many years. OFMA will be sending two officers to the conference, and several OFMA members will be participating in the conference.
- ✓ Creation and continued development of the OFMA website, www.ofma.org 
- ✓ Currently, the website features OFMA's profile, mission, Code of Regulations, and contact information. Still *under construction*, the website will be updated periodically to reflect new information.
- ✓ Creation of the OFMA

strategic plan. In order for OFMA to thrive as an effective organization, it is essential that OFMA have a strategic plan as a guide.

- ✓ Monitoring federal and state legislation affecting floodplain management. In the past year, OFMA has provided input to Ohio's Congressional delegation on issues such as FEMA's map modernization program, and Hazard Mitigation Grant Program. Currently, OFMA is planning a breakfast for state legislators that would be concurrent with the 4th annual statewide floodplain management conference.

Without active participation by our members; however, none of the above activities would be possible. If you are interested in becoming a member of OFMA or would like more information, please do not hesitate to call Gary Ziegler, OFMA Chair, at (419) 424-7108, or send an e-mail to gziegler@ci.findlay.oh.us 

MYTHS & FACTS

[Based upon extracts from the FEMA website www.fema.gov/ 



Adding insult to injury, flood losses are often compounded due to frequently recurring flood insurance myths. We offer the following rebuttals to some of the more common misunderstandings.

MYTH: *My standard homeowners' insurance will cover me if my house is damaged or destroyed in a flood.*

FACT: Homeowners' insurance does not cover flood damage. Federal flood insurance is the only guaranteed flood insurance coverage available.

MYTH: *You can't buy flood insurance if your property is in a floodplain.*

FACT: You can buy federal flood insurance for buildings and contents *no matter where* you live, if your community participates in the NFIP.

MYTH: *Federal disaster assistance will pay for flood damage.*

FACT: A flooded community may not qualify for federal disaster assistance because of insufficient damage. FEMA disaster aid is only available during Presidentially declared disasters and federal disaster declarations are issued for less than 50% of floods. Typically, disaster assistance is a loan that must be repaid with interest. An NFIP policy will pay for flood damage whether or not there is a federal disaster declaration. If you are uninsured and receive Federal disaster assistance after a flood, you must purchase flood insurance to remain eligible for future disaster relief.

MYTH: *You can't buy flood insurance immediately before or during a flood.*

FACT: You can purchase flood coverage at any time, but there is a 30-day waiting period after you have applied and paid the premium before the policy becomes effective. The policy will not cover a loss in progress.

MYTH: *Flood insurance is only available for homeowners.*

FACT: Federally-backed flood insurance is available to protect homes, condominiums, apartments, non-residential (commercial, Industrial *etc.*) buildings, contents, and it can be purchased through most major private insurance companies or licensed property insurance agents who sell homeowners' or property insurance.

MYTH: *I can't buy flood insurance since my property has been flooded.*

FACT: It doesn't matter how many times a structure has flooded. You

are still eligible to purchase flood insurance as long as your community participates in the NFIP.

MYTH: *The NFIP does not offer any type of basement coverage.*

FACT: Yes, it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. While flood insurance does not cover basement improvements, such as finished walls, floors or ceilings, or belongings (i.e., furniture and other contents), it does cover clean-up expenses, the foundation, and certain mechanical and utility equip-

ment normally found in a basement (e.g., furnaces, water heaters, washers and dryers, food freezers, air conditioners, heat pumps, electrical junctions and circuit breaker boxes) necessary for the habitability of the building. Many of these items are covered under building coverage, and some are covered under contents coverage. For the broadest protection, both coverages are needed.

MYTH: *Property with federal flood insurance is covered against all water damage.*

FACT: The NFIP defines covered

flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two properties in the area or two or more acres must be affected.

Call the NFIP Telephone Response Center, 800-427-4661 to get more information, including the name of a local insurance company that writes flood insurance policies. For other NFIP-information call 888-FLOOD29, TDD# 1-800-427-5593 or visit www.fema.gov/nfip/.



Spring Severe Weather Safety Awareness Week



BY CHRISTOPHER M. THOMS,
CFM, ENVIRONMENTAL SPECIALIST,
DIVISION OF WATER

As our nation understandably focuses on the technological hazards so tragically thrust to the fore by the loss of the shuttle *Columbia*, along with the terrorist attacks and continuing threats; many natural hazards specialists have been called upon to lend their expertise in risk reduction and response strategies. Utilizing this complimentary expert resource is reasonable given the extensive experience and many successes achieved in natural hazards risk reduction.

A key element in those successes continues to be, *risk awareness*. Though we have renewed awareness of the wide range of technological hazards, we cannot afford to neglect our natural hazard awareness efforts.

The Ohio Committee for Severe Weather Awareness (OCSWA) sponsors two awareness weeks each year to draw attention to the continuing need to prepare for severe weather. This year, Governor Taft has pro-claimed March 23rd through 29th as *Spring Severe Weather Safety Awareness Week*.

OCSWA prepares severe weather information packets for teachers and media.

Each year a Severe Weather Awareness Poster Contest is conducted for elementary-age students. The winner=s poster is used to promote severe weather awareness year-round because the threat of severe weather is with us throughout the year. Flood safety awareness is an integral part of both Spring and Winter Severe Weather Safety Campaigns.

To download a severe weather safety information packet visit www.state.oh.us/odps/division/ema/Weather.htm.



The OCSWA encourages you to promote severe weather (including flood hazard) awareness as part of Ohio=s **Spring Severe Weather Awareness Week**.



Floodplain Management Training Available

For the latest information about upcoming Lender & Agent Seminars visit: <http://www.fema.gov/nfip/wshops.htm>



or call Rich Slevin, Regional Marketing Manager for the NFIP at

(630) 577-1407

FEMA offers on-campus & correspondence courses through the **Emergency Management Institute (EMI)** in Emmitsburg, Maryland.

For information or a course catalog describing EMI's Floodplain Management Courses visit:

<http://www.training.fema.gov/>

or call

(800) 238-3358



The Antediluvian is produced by the Division of Water and is supported by funding through a FEMA Cooperative Agreement as part of the Community Assistance Program - State Support Services Element of the National Flood Insurance Program. The contents do not necessarily reflect the views and policies of the federal government.

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Governor

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Director

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Ohio's 4th annual Floodplain Management Conference August 27th - 28th, 2003
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