



Federal Emergency Management Agency

Washington, D.C. 20472

JUL 30 1996

The Honorable Donald Stange
Mayor of the City of Napoleon
255 West Riverview Avenue
P.O. Box 151
Napoleon, Ohio 43545

IN REPLY REFER TO:
Case No.: 96-05-2716A
(follow-up to CLOMR: 94-05-252C)
Community: City of Napoleon, Henry
County, Ohio
Community No.: 390266
Map Panel No.: 0005D

T-218-65-RS (REI)

Dear Mayor Stange:

This is in reference to a letter dated May 7, 1996, from Mr. Gary L. Verhoff of First Federal Savings and Loan of Defiance, requesting that the Federal Emergency Management Agency reissue Letters of Map Revision (LOMR) dated July 8, 1994 and October 7, 1994, for the following property:

Property Description: Lots 5, 6, 7 and 9, Pleasant Valley Addition as described in Slide 222 A and B and recorded in the Henry County Recorder's Office.

Flooding Source: Oberhaus Creek

Street Address: 1255, 1251, 1247 and 1239 Dodd Street

Community: City of Napoleon, Henry County

State: Ohio

The July 8, 1994, and October 7, 1994, LOMRs that revised the March 4, 1985, National Flood Insurance Program (NFIP) map have since been superseded by a new NFIP map dated November 2, 1995, for the City of Napoleon, Henry County, Ohio. Therefore, this letter issues a new determination for the property based on the new November 2, 1995 NFIP map.

On May 16, 1996, we received all of the information necessary to process Mr. Verhoff's request. After comparing this information with the NFIP map for the City of Napoleon, Henry County, Ohio, we have determined that although portions of the property would be inundated by a 1% annual chance flood, the existing structures on this property would not. Therefore, this letter revises the map for the City of Napoleon, Henry County, Ohio (NFIP Map Number 390266, Panel 0005D, dated November 2, 1995), to remove these structures from the Special Flood Hazard Area. These structures are located in Zone X (unshaded), 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 any of the buildings 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 LOMR 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.

This LOMR will not be printed and distributed at this time to primary map users such as local insurance agents and mortgage lenders; therefore, the community will serve as a repository for these new data. We also encourage you to disseminate the information reflected by this LOMR throughout the community in order that interested persons such as property owners, insurance agents and mortgage lenders may benefit from this information. We also encourage you to consider preparing an article for publication in the community's local newspaper. This article should describe the changes that have been made and the assistance the community will provide in serving as a clearinghouse for these data and interpreting NFIP maps.

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,



Michael K. Buckley, P.E., Chief
Hazard Identification Branch
Mitigation Directorate

cc: State Coordinator
Mr. Gary L. Verhoff
Community Map Repository