# City of Cincinnati



Interdepartmental Correspondence

Date: January 27, 2010

To:

Mayor and Members of City Council

From:

Milton Dohoney, Jr., City Managero H

201000106

Subject:

EMERGENCY ORDINANCE - NEW CHAPTER 1109, FLOOD DAMAGE REDUCTION

### Attached is an ordinance captioned:

AMENDING Title XI, Cincinnati Building Code, by repealing Section 1101-81.3, Section 1101-81.3.1 and Chapter 1109 in their entireties and ORDAINING new Chapter 1109, Flood Damage Reduction, of the Cincinnati Building Code.

New countywide Flood Insurance Rates Maps will become effective on February 17, 2010. In preparation for this, Chapter 1109, Flood Plain Management, of the Cincinnati Building Code was reviewed by the Ohio Department of Natural Resources (ODNR) to determine whether or not Chapter 1109 was in compliance with the National Flood Insurance Program standards. This review by ODNR determined that a full update using ODNR 2006 model regulation was necessary. The attached ordinance makes those needed changes. The ordinance is an emergency measure because the changes to Chapter 1009 need to be effective by February 17, 2010, when the new maps become effective.

Cc: Charles C Graves III, Director of City Planning & Buildings



### EMERGENCY

# City of Cincinnati



# An Ordinance No. 35

2010

AMENDING Title XI, Cincinnati Building Code, by repealing Section 1101-81.3, Section 1101-81.3.1 and Chapter 1109 in their entireties; and ORDAINING new Chapter 1109, Flood Damage Reduction, of the Cincinnati Building Code.

WHEREAS, the Division of Buildings and Inspections is certified by the State Board of Building Standards to enforce the Ohio Building, Mechanical and Plumbing Codes; and

WHEREAS, additional building regulations of the City are not in conflict with the Ohio Building, Mechanical and Plumbing Codes; and

WHEREAS, the Ohio Department of Natural Resources (ODNR) has determined that in order to maintain compliance with the minimum National Flood Insurance Program (NFIP) requirements set forth in the Code of Federal Regulations that a full update of Chapter 1109, Flood Plain Management is necessary; now, therefore,

BE IT ORDAINED by the Council of the City of Cincinnati, State of Ohio:

Section 1. That Council finds that the City of Cincinnati has special flood hazard areas that are subject to periodic inundation which may result in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base. Additionally, structures that are inadequately elevated, floodproofed, or otherwise protected from flood damage also contribute to the flood loss. In order to minimize the threat of such damages and to achieve the purposes hereinafter set forth, Council is adopting new Chapter 1109 of the Cincinnati Building Code.

Section 2. That the Cincinnati Building Code is amended by repealing Section 1101-81.3 in its entirety.

Section 3. That the Cincinnati Building Code is amended by repealing Section 1101-81.3.1 in its entirety.

Section 4. That the Cincinnati Building Code is amended by repealing Chapter 1109, Flood Plain Management, in its entirety.

Section 5. That Chapter 1109 of the Cincinnati Building Code is ordained to read as follows:

# Chapter 1109 FLOOD DAMAGE REDUCTION

#### Sec. 1109-01. Definitions.

Unless specifically defined below, words or phrases used in Chapter 1109 Cincinnati Building Code (CBC) shall be interpreted so as to give them the meaning they have in common usage and to give the provisions of Chapter 1109 CBC the most reasonable application. As used in Chapter 1109 CBC, the words and terms listed in this section shall have the meanings indicated in this section.

Accessory Structure: A structure on the same lot with, and of a nature customarily incidental and subordinate to, the principal structure or use.

Appeal: A request for review of the floodplain administrator's interpretation of any provision of Chapter 1109 CBC or a request for a variance.

Base Flood: The flood having a one percent chance of being equaled or exceeded in any given year. The base flood may also be referred to as the 1% chance annual flood.

Base Flood Elevation (BFE): The water surface elevation of the base flood in relation to a specified datum, usually the National Geodetic Vertical Datum of 1929 or the North American Vertical Datum of 1988, and usually expressed in Feet Mean Sea Level (MSL). In Zone AO areas, the base flood elevation is the natural grade elevation plus the depth number (from 1 to 3 feet).

Basement: Any area of the building having its floor subgrade (below ground level) on all sides.

Development: Any manmade change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.

Enclosure Below the Lowest Floor: SEE "Lowest Floor."

Executive Order 11988 (Floodplain Management): Issued by President Carter in 1977, this order requires that no federally assisted activities be conducted in or have the potential to affect identified special flood hazard areas, unless there is no practicable alternative.

Federal Emergency Management Agency (FEMA): The agency with the overall responsibility for administering the National Flood Insurance Program.

Fill: A deposit of earth material placed by artificial means.

Flood or Flooding: A general and temporary condition of partial or complete inundation of normally dry land areas from:

- (1) The overflow of inland or tidal waters, and/or
- (2) The unusual and rapid accumulation or runoff of surface waters from any source.

Flood Hazard Boundary Map (FHBM): Usually the initial map, produced by the Federal Emergency Management Agency, or U.S. Department of Housing and Urban Development, for a community depicting approximate special flood hazard areas.

Flood Insurance Rate Map (FIRM): An official map on which the Federal Emergency Management Agency or the U.S. Department of Housing and Urban Development has delineated the areas of special flood hazard.

Flood Insurance Risk Zones: Zone designations on FHBMs and FIRMs that indicate the magnitude of the flood hazard in specific areas of a community. Following are the zone definitions:

#### Zone A:

Special flood hazard areas inundated by the 100-year flood; base flood elevations are not determined.

#### Zones A1-30 and Zone AE:

Special flood hazard areas inundated by the 100-year flood; base flood elevations are determined.

#### Zone AO:

Special flood hazard areas inundated by the 100-year flood; with flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths are determined.

#### Zone AH:

Special flood hazard areas inundated by the 100-year flood; flood depths of 1 to 3 feet (usually areas of ponding); base flood elevations are determined.

#### Zone A99:

Special flood hazard areas inundated by the 100-year flood to be protected from the 100-year flood by a Federal flood protection system under construction; no base flood elevations are determined.

### Zone B and Zone X (shaded):

Areas of 500-year flood; areas subject to the 100-year flood with average depths of less than 1 foot or with contributing drainage area less than 1 square mile; and areas protected by levees from the base flood.

# Zone C and Zone X (unshaded):

Areas determined to be outside the 500-year floodplain.

Flood Insurance Study (FIS): The official report in which the Federal Emergency Management Agency or the U.S. Department of Housing and Urban Development has provided flood profiles, floodway boundaries (sometimes shown on Flood Boundary and Floodway Maps), and the water surface elevations of the base flood.

Flood Protection Elevation: The Flood Protection Elevation, or FPE, is the base flood elevation plus one foot of freeboard. In areas where no base flood elevations exist from any authoritative source, the flood protection elevation can be historical flood elevations, or base flood elevations determined and/or approved by the floodplain administrator.

Floodway: A floodway is the channel of a river or other watercourse and the adjacent land areas that have been reserved in order to pass the base flood discharge. A floodway is typically determined through a hydraulic and hydrologic engineering analysis such that the cumulative increase in the water surface elevation of the base flood discharge is no more than a designated height. In no case shall the designated height be more than one foot at any point within the community. The floodway is an extremely hazardous area, and is usually characterized by any of the following: moderate to high velocity flood waters, high potential for debris and projectile impacts, and moderate to high erosion forces.

Freeboard: A factor of safety usually expressed in feet above a flood level for the purposes of floodplain management. Freeboard tends to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions, such as wave action, obstructed bridge openings, debris and ice jams, and the hydrologic effect of urbanization in a watershed.

#### Historic structure: Any structure that is:

- (1) Listed individually in the National Register of Historic Places (a listing maintained by the U.S. Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listings on the National Register;
- (2) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district;
- (3) Individually listed on the State of Ohio's inventory of historic places maintained by the Ohio Historic Preservation Office; or

(4) Individually listed on the inventory of historic places maintained by the City of Cincinnati's historic preservation program, which program is certified by the Ohio Historic Preservation Office.

Hydrologic and hydraulic engineering analysis: An analysis performed by a professional engineer, registered in the State of Ohio, in accordance with standard engineering practices as accepted by FEMA, used to determine flood elevations and/or floodway boundaries.

Letter of Map Change (LOMC): A Letter of Map Change is an official FEMA determination, by letter, to amend or revise effective Flood Insurance Rate Maps, Flood Boundary and Floodway Maps, and Flood Insurance Studies. LOMCs are broken down into the following categories:

- (1) <u>Letter of Map Amendment (LOMA)</u>: A revision based on technical data showing that a property was incorrectly included in a designated special flood hazard area. A LOMA amends the current effective Flood Insurance Rate Map and establishes that a specific property is not located in a special flood hazard area.
- (2) Letter of Map Revision (LOMR): A revision based on technical data that, usually due to manmade changes, shows changes to flood zones, flood elevations, floodplain and floodway delineations, and planimetric features. One common type of LOMR, a LOMR-F, is a determination concerning whether a structure or parcel has been elevated by fill above the base flood elevation and is, therefore, excluded from the special flood hazard area.
- (3) <u>Conditional Letter of Map Revision (CLOMR)</u>: A formal review and comment by FEMA as to whether a proposed project complies with the minimum National Flood Insurance Program floodplain management criteria. A CLOMR does not amend or revise effective Flood Insurance Rate Maps, Flood Boundary and Floodway Maps, or Flood Insurance Studies.

Lowest floor: The lowest floor of the lowest enclosed area (including basement) of a structure. This definition excludes an "enclosure below the lowest floor" which is an unfinished or flood resistant enclosure usable solely for parking of vehicles, building access or storage, in an area other than a basement area, provided that such enclosure is built in accordance with the applicable design requirements specified in Chapter 1109 CBC for enclosures below the lowest floor.

Manufactured home: A structure, transportable in one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when connected to the required utilities. The term "manufactured home" does not include a "recreational vehicle". For the purposes of Chapter 1109 CBC, a manufactured home includes manufactured homes and mobile homes as defined in Chapter 3733 of the Ohio Revised Code.

Manufactured home park: As specified in the Ohio Administrative Code 3701-27-01, a manufactured home park means any tract of land upon which three or more manufactured homes, used for habitation are parked, either free of charge or for revenue purposes, and includes any roadway, building, structure, vehicle, or enclosure used or intended for use as part of the

facilities of the park. A tract of land that is subdivided and the individual lots are not for rent or rented, but are for sale or sold for the purpose of installation of manufactured homes on the lots, is not a manufactured home park, even though three or more manufactured homes are parked thereon, if the roadways are dedicated to the local government authority.

National Flood Insurance Program (NFIP): The NFIP is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods. Participation in the NFIP is based on an agreement between local communities and the Federal government that states if a community will adopt and enforce floodplain management regulations to reduce future flood risks to all development in special flood hazard areas, the Federal government will make flood insurance available within the community as a financial protection against flood loss.

New construction: Structures for which the "start of construction" commenced on or after the initial effective date of the City of Cincinnati Flood Insurance Rate Map, October 15, 1982, and includes any subsequent improvements to such structures.

Person: Includes any individual or group of individuals, corporation, partnership, association, or any other entity, including state and local governments and agencies. An agency is further defined in the Ohio Revised Code Section 111.15 as any governmental entity of the state and includes, but is not limited to, any board, department, division, commission, bureau, society, council, institution, state college or university, community college district, technical college district, or state community college. "Agency" does not include the general assembly, the controlling board, the adjutant general's department, or any court.

Recreational vehicle: A vehicle which is (1) built on a single chassis, (2) 400 square feet or less when measured at the largest horizontal projection, (3) designed to be self- propelled or permanently towable by a light duty truck, and (4) designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.

Registered Professional Architect: A person registered to engage in the practice of architecture under the provisions of sections 4703.01 to 4703.19 of the Revised Code.

Registered Professional Engineer: A person registered as a professional engineer under Chapter 4733 of the Revised Code.

Registered Professional Surveyor: A person registered as a professional surveyor under Chapter 4733 of the Revised Code.

Special Flood Hazard Area (SFHA): Also known as "Areas of Special Flood Hazard", it is the land in the floodplain subject to a one percent or greater chance of flooding in any given year. Special flood hazard areas are designated by the Federal Emergency Management Agency on Flood Insurance Rate Maps, Flood Insurance Studies, Flood Boundary and Floodway Maps and Flood Hazard Boundary Maps as Zones A, AE, AH, AO, A1-30, and A99. Special flood hazard areas may also refer to areas that are flood prone and designated from other federal state or local sources of data including but not limited to historical flood information reflecting high

water marks, previous flood inundation areas, and flood prone soils associated with a watercourse.

Start of construction: The date the building permit was issued, provided the actual start of construction, repair, reconstruction, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a structure on a site, such as the pouring of slab or footings, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading, and filling; nor does it include the installation of streets and/or walkways; nor does it include excavation for a basement, footings, piers, or foundations or the erection of temporary forms; nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main structure. For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of a building.

Structure: A walled and roofed building, manufactured home, or gas or liquid storage tank that is principally above ground.

Substantial Damage: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Substantial Improvement: Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures, which have incurred "substantial damage", regardless of the actual repair work performed. The term does not, however, include:

- (1) Any improvement to a structure that is considered "new construction";
- (2) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified prior to the application for a development permit by the local code enforcement official and which are the minimum necessary to assure safe living conditions; or
- (3) Any alteration of a "historic structure," provided that the alteration would not preclude the structure's continued designation as a "historic structure".

Variance: A grant of relief from the standards of Chapter 1109 CBC consistent with the variance provisions herein.

Violation: The failure of a structure or other development to be fully compliant with Chapter 1109 CBC.

#### Sec. 1109-02. Purpose and Methods.

1109-02.1 Purpose: It is the purpose of Chapter 1109 CBC to promote the public health, safety and general welfare, and to:

- (1) Protect human life and health;
- (2) Minimize expenditure of public money for costly flood control projects;
- (3) Minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;
- (4) Minimize prolonged business interruptions;
- (5) Minimize damage to public facilities and utilities such as water and gas mains, electric, telephone and sewer lines, streets and bridges located in areas of special flood hazard;
- (6) Help maintain a stable tax base by providing for the proper use and development of areas of special flood hazard so as to protect property and minimize future flood blight areas;
- (7) Ensure that those who occupy the areas of special flood hazard assume responsibility for their actions;
- (8) Minimize the impact of development on adjacent properties within and near flood prone areas;
- (9) Ensure that the flood storage and conveyance functions of the floodplain are maintained;
- (10) Minimize the impact of development on the natural, beneficial values of the floodplain;
- (11) Prevent floodplain uses that are either hazardous or environmentally incompatible; and
- (12) Meet community participation requirements of the National Flood Insurance Program.
- 1109-02.2 Methods of Reducing Flood Loss: In order to accomplish its purposes, the following methods and provisions are included in Chapter 1109 CBC:
  - (1) Restricting or prohibiting uses which are dangerous to health, safety, and property due to water hazards, or which result in damaging increases in flood heights or velocities;

- (2) Requiring that uses vulnerable to floods, including facilities, which serve such uses, be protected against flood damage at the time of initial construction;
- (3) Controlling the alteration of natural floodplains, stream channels, and natural protective barriers, which help accommodate or channel flood waters;
- (4) Controlling filling, grading, dredging, excavating, and other development which may increase flood damage; and
- (5) Preventing or regulating the construction of flood barriers, which will unnaturally divert flood, waters or which may increase flood hazards in other areas.

### Sec. 1109-03. Applicability of Chapter 1109.

The provisions of Chapter 1109 CBC shall apply to all special flood hazard areas (SFHA) within the jurisdiction of the City of Cincinnati, including any additional areas of special flood hazard annexed by the City of Cincinnati.

# Sec. 1109-05. Areas of Special Flood Hazard.

"Flood Insurance Study Hamilton County, Ohio and Incorporated Areas" and "Flood Insurance Rate Map Hamilton County, Ohio and Incorporated Areas" both effective February 17, 2010, and as may be revised from time to time, are hereby adopted by reference and declared to be part of Chapter 1109 and shall be kept on file in the office of the director of planning.

# Sec. 1109-07. Warning and Disclaimer of Liability.

1109-07.01 Warning: The degree of flood protection required by Chapter 1109 CBC is considered reasonable for regulatory purposes and is based on scientific and engineering considerations. Larger floods can and will occur on rare occasions. Flood heights may be increased by man-made or natural causes. The provisions of Chapter 1109 CBC do not imply that land outside the areas of special flood hazard or uses permitted within such areas will be free from flooding or flood damage.

1109-07.02 Disclaimer of Liability: Chapter 1109 CBC shall not create liability on the part of the City of Cincinnati, any officer or employee thereof, or the Federal Emergency Management Agency, for any flood damage that results from reliance on the provisions of Chapter 1109 CBC or any administrative decision lawfully made thereunder.

#### Sec. 1109-09. Administration of Chapter 1109.

1109-09.1 Designation of the Floodplain Administrator: The chief building official or the chief building official's assignee, is hereby appointed to administer and implement Chapter 1109 CBC and is referred to herein as the floodplain administrator.

1109-09.2 Development without Floodplain Development Permit unlawful: It shall be unlawful for any person to begin construction or other development activity including but not limited to filling; grading; construction; alteration, remodeling, or expanding any structure; or alteration of any watercourse wholly within, partially within or in contact with any identified special flood hazard area until a floodplain development permit is obtained from the floodplain administrator. Such floodplain development permit shall show that the proposed development activity is in conformity with the provisions of Chapter 1109 CBC. No such permit shall be issued by the floodplain administrator until the requirements of Chapter 1109 CBC have been met.

1109-09.3 Application for Floodplain Development Permit Required: An application for a floodplain development permit shall be required for all development activities located wholly within, partially within, or in contact with an identified special flood hazard area. Such application shall be made by the owner of the property or his/her authorized agent, herein referred to as the applicant, prior to the actual commencement of such construction on a form furnished for that purpose. Where it is unclear whether a development site is in a special flood hazard area, the floodplain administrator may require an application for a floodplain development permit to determine the development's location. Such applications shall include, but not be limited to:

- (1) Site plans drawn to scale showing the nature, location, dimensions, and topography of the area in question; the location of existing or proposed structures, fill, storage of materials, drainage facilities, and the location of the foregoing.
- (2) Elevation of the existing, natural ground where structures are proposed.
- (3) Elevation of the lowest floor, including basement, of all proposed structures.
- (4) Such other material and information as may be requested by the floodplain administrator to determine conformance with, and provide enforcement of Chapter 1109 CBC.
- (5) Technical analyses conducted by the appropriate design professional registered in the State of Ohio and submitted with an application for a floodplain development permit when applicable:
  - (a) Floodproofing certification for non-residential floodproofed structure as required in Chapter 1109 CBC.
  - (b) Certification that fully enclosed areas below the lowest floor of a structure not meeting the design requirements of Chapter 1109 CBC are designed to automatically equalize hydrostatic flood forces.
  - (c) Description of any watercourse alteration or relocation that the flood carrying capacity of the watercourse will not be diminished, and maintenance assurances as required in Chapter 1109 CBC.

- (d) A hydrologic and hydraulic analysis demonstrating that the cumulative effect of proposed development, when combined with all other existing and anticipated development will not increase the water surface elevation of the base flood by more than one foot in special flood hazard areas where the Federal Emergency Management Agency has provided base flood elevations but no floodway as required by Chapter 1109 CBC.
- (e) A hydrologic and hydraulic engineering analysis showing impact of any development on flood heights in an identified floodway as required by Chapter 1109 CBC.
- (f) Generation of base flood elevation(s) for subdivision and large-scale developments as required by Chapter 1109 CBC.

# 1109-09.4 Review of a Floodplain Development Permit Application:

- (1) After receipt of a complete application, the floodplain administrator shall review the application to ensure that the standards of Chapter 11099 CBC have been met. No floodplain development permit application shall be reviewed until all information required in Sec. 1109-09.3 has been received by the floodplain administrator.
- (2) The floodplain administrator shall review all floodplain development permit applications to assure that all necessary permits have been received from those federal, state or local governmental agencies from which prior approval is required. The applicant shall be responsible for obtaining such permits as required including permits issued by the U.S. Army Corps of Engineers under Section 10 of the Rivers and Harbors Act and Section 404 of the Clean Water Act, and the Ohio Environmental Protection Agency under Section 401 of the Clean Water Act.
- 1109-09.5 Approval of a Floodplain Development Permit Application: Within thirty (30) days after the receipt of a complete application, the floodplain administrator shall either approve or disapprove the application. If an application is approved, a floodplain development permit shall be issued. All floodplain development permits shall be conditional upon the commencement of work within one (1) year. A floodplain development permit shall expire one (1) year after issuance unless the permitted activity has been substantially begun and is thereafter pursued to completion.
- 1109-09.6 *Inspections:* The floodplain administrator shall make periodic inspections at appropriate times throughout the period of construction in order to monitor compliance with permit conditions.
- 1109-09.7 Post-Construction Certifications Required: The following as-built certifications are required after a floodplain development permit has been issued:
  - (1) For new or substantially improved residential structures, or nonresidential structures that have been elevated, the applicant shall have a Federal Emergency Management

Agency Elevation Certificate completed by a registered surveyor to record as-built elevation data. For elevated structures in Zone A and Zone AO areas without a base flood elevation, the elevation certificate may be completed by the property owner or owner's representative.

(2) For all development activities subject to the standards of Section 1109.09.10, a Letter of Map Revision.

1109-09.8 Revoking a Floodplain Development Permit: A floodplain development permit shall be revocable, if among other things, the actual development activity does not conform to the terms of the application and permit granted thereon. In the event of the revocation of a permit, an appeal may be taken to the board of building appeals in accordance with Chapter 1109 CBC.

1109-09.9 Exemption from Filing a Development Permit: An application for a floodplain development permit shall not be required for:

- (1) Maintenance work such as roofing, painting, and basement sealing, or for small nonstructural development activities (except for filling and grading) valued at less than \$5,000.
- (2) Development activities in an existing or proposed manufactured home park that are under the authority of the Ohio Department of Health and subject to the flood damage reduction provisions of the Ohio Administrative Code Section 3701.
- (3) Major utility facilities permitted by the Ohio Power Siting Board under Section 4906 of the Ohio Revised Code.
- (4) Hazardous waste disposal facilities permitted by the Hazardous Waste Siting Board under Section 3734 of the Ohio Revised Code.
- (5) Development activities undertaken by a federal agency and which are subject to Federal Executive Order 11988 Floodplain Management.

Any proposed action exempt from filing for a floodplain development permit is also exempt from the standards of Chapter 1109 CBC.

1109-09.10 Map Maintenance Activities: To meet National Flood Insurance Program minimum requirements to have flood data reviewed and approved by FEMA, and to ensure that City of Cincinnati flood maps, studies and other data identified in Section 1109-05 CBC accurately represent flooding conditions so appropriate floodplain management criteria are based on current data, the following map maintenance activities are identified:

- (1) Requirement to Submit New Technical Data
  - (a) For all development proposals that impact floodway delineations or base flood elevations, the community shall ensure that technical data reflecting such changes be submitted to FEMA within six months of the date such information becomes available. These development proposals include:
    - 1. Floodway encroachments that increase or decrease base flood elevations or alter floodway boundaries;
    - 2. Fill sites to be used for the placement of proposed structures where the applicant desires to remove the site from the special flood hazard area;
    - 3. Alteration of watercourses that result in a relocation or elimination of the special flood hazard area, including the placement of culverts; and
    - 4. Subdivision or large scale development proposals requiring the establishment of base flood elevations in accordance with Chapter 1109 CBC.
  - (b) It is the responsibility of the applicant to have technical data, required in accordance with Section 1109-09.10, prepared in a format required for a Conditional Letter of Map Revision or Letter of Map Revision, and submitted to FEMA. Submittal and processing fees for these map revisions shall be the responsibility of the applicant.
  - (c) The floodplain administrator shall require a Conditional Letter of Map Revision prior to the issuance of a floodplain development permit for:
    - 1. Proposed floodway encroachments that increase the base flood elevation; and
    - 2. Proposed development which increases the base flood elevation by more than one foot in areas where FEMA has provided base flood elevations but no floodway.
  - (d) Floodplain development permits issued by the floodplain administrator shall be conditioned upon the applicant obtaining a Letter of Map Revision from FEMA for any development proposal subject to Section 1109-09.10(1)(a).
- (2) Right to Submit New Technical Data. The floodplain administrator may request changes to any of the information shown on an effective map that does not impact floodplain or floodway delineations or base flood elevations, such as labeling or planimetric details. Such a submission shall include appropriate supporting documentation made in writing by the mayor of Cincinnati, and may be submitted at any time.

(3) Annexation / Detachment. Upon occurrence, the floodplain administrator shall notify FEMA in writing whenever the boundaries of the City of Cincinnati have been modified by annexation or the community has assumed authority over an area, or no longer has authority to adopt and enforce the provisions of Chapter 1109 CBC for a particular area. In order that the City of Cincinnati's Flood Insurance Rate Map accurately represent the City of Cincinnati boundaries, include within such notification a copy of a map of the City of Cincinnati suitable for reproduction, clearly showing the new corporate limits or the new area for which the City of Cincinnati has assumed or relinquished floodplain management authority.

1109-09.11 Data Use and Flood Map Interpretation: The following guidelines shall apply to the use and interpretation of maps and other data showing areas of special flood hazard:

- (1) In areas where FEMA has not identified special flood hazard areas, or in FEMA identified special flood hazard areas where base flood elevation and floodway data have not been identified, the floodplain administrator shall review and reasonably utilize any other flood hazard data available from a federal, state, or other source.
- (2) Base flood elevations and floodway boundaries produced on FEMA flood maps and studies shall take precedence over base flood elevations and floodway boundaries by any other source that reflect a reduced floodway width and/or lower base flood elevations. Other sources of data, showing increased base flood elevations and/or larger floodway areas than are shown on FEMA flood maps and studies, shall be reasonably used by the floodplain administrator.
- When Preliminary Flood Insurance Rate Maps and/or Flood Insurance Study have been provided by FEMA:
  - (a) Upon the issuance of a Letter of Final Determination by the FEMA, the preliminary flood hazard data shall be used and replace all previously existing flood hazard data provided from FEMA for the purposes of administering Chapter 1109 CBC.
  - (b) Prior to the issuance of a Letter of Final Determination by FEMA, the use of preliminary flood hazard data shall only be required where no base flood elevations and/or floodway areas exist or where the preliminary base flood elevations or floodway area exceed the base flood elevations and/or floodway widths in existing flood hazard data provided from FEMA. Such preliminary data may be subject to change and/or appeal to FEMA.
- (4) The floodplain administrator shall make interpretations, where needed, as to the exact location of the flood boundaries and areas of special flood hazard. A person contesting the determination of the location of the boundary shall be given a reasonable opportunity to appeal the interpretation as provided in Chapter 1109 CBC.
- (5) Where a map boundary showing an area of special flood hazard and field elevations disagree, the base flood elevations or flood protection elevations (as found on an

elevation profile, floodway data table, established high water marks, etc.) shall prevail.

1109-09.12 Substantial Damage Determinations: Damages to structures may result from a variety of causes including but not limited to flood, tornado, wind, heavy snow, fire. After such a damage event, the floodplain administrator shall:

- (1) Determine whether damaged structures are located in special flood hazard areas;
- (2) Conduct substantial damage determinations for damaged structures located in special flood hazard areas; and
- (3) Make reasonable attempt to notify owners of substantially damaged structures of the need to obtain a floodplain development permit prior to repair, rehabilitation, or reconstruction.

Additionally, the floodplain administrator may implement other measures to assist with the substantial damage determination and subsequent repair process. These measures may include but are not limited to issuing press releases, public service announcements, and other public information materials related to the floodplain development permits and repair of damaged structures; coordinating with other federal, state, and local agencies to assist with substantial damage determinations; providing owners of damaged structures materials and other information related to the proper repair of damaged structures in special flood hazard areas; and assist owners of substantially damaged structures with Increased Cost of Compliance insurance claims.

# Sec. 1109-11. Use and Development Standard for Flood Hazard Reduction.

The following use and development standards apply to development wholly within, partially within, or in contact with any special flood hazard area as established in Chapter 1109 CBC:

- (1) Use Regulations:
  - (a) Permitted Uses: All uses not otherwise prohibited in Section 1109-11 CBC or any other applicable land use law or regulation adopted by the City of Cincinnati are allowed provided they meet the provisions of Chapter 1109 CBC.
  - (b) Prohibited Uses:
    - 1. Private water supply systems in all special flood hazard areas identified by FEMA, permitted under Section 3701 of the Ohio Revised Code.
    - 2. Infectious waste treatment facilities in all special flood hazard areas, permitted under Section 3734 of the Ohio Revised Code.
- (2) Water and Wastewater Systems: The following standards apply to all water supply, sanitary sewerage and waste disposal systems not otherwise regulated by the Ohio Revised Code:

- (a) All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of floodwaters into the systems;
- (b) New and replacement sanitary sewerage systems shall be designed to minimize or eliminate infiltration of flood waters into the systems and discharge from the systems into flood waters; and
- (c) On-site waste disposal systems shall be located to avoid impairment to or contamination from them during flooding.

# (3) Subdivisions and Large Developments:

- (a) All subdivision proposals shall be consistent with the need to minimize flood damage and are subject to all applicable standards in Chapter 1109 CBC;
- (b) All subdivision proposals shall have public utilities and facilities such as sewer, gas, electrical, and water systems located and constructed to minimize flood damage;
- (c) All subdivision proposals shall have adequate drainage provided to reduce exposure to flood damage; and
- (d) In all areas of special flood hazard where base flood elevation data are not available, the applicant shall provide a hydrologic and hydraulic engineering analysis that generates base flood elevations for all subdivision proposals and other proposed developments containing at least 50 lots or 5 acres, whichever is less.
- (e) The applicant shall meet the requirement to submit technical data to FEMA in Section 1109-09.10(1)(a)4 CBC when a hydrologic and hydraulic analysis is completed that generates base flood elevations as required by Section 1109-11(3)(d) CBC.

#### (4) Residential Structures:

- (a) New construction and substantial improvements shall be anchored to prevent flotation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy. Where a structure, including its foundation members, is elevated on fill to or above the base flood elevation, the requirements for anchoring [Section 1109-11(4)(a) CBC] and construction materials resistant to flood damage [Section 1109-11(4)(b) CBC] are satisfied.
- (b) New construction and substantial improvements shall be constructed with methods and materials resistant to flood damage.

- (c) New construction and substantial improvements shall be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed and/or elevated so as to prevent water from entering or accumulating within the components during conditions of flooding.
- (d) New construction and substantial improvement of any residential structure, including manufactured homes, shall have the lowest floor, including basement, elevated to or above the flood protection elevation. Where flood protection elevation data are not available the structure shall have the lowest floor, including basement, elevated at least two feet above the highest adjacent natural grade.
- (e) New construction and substantial improvements, including manufactured homes, that do not have basements and that are elevated to the flood protection elevation using pilings, columns, posts, or solid foundation perimeter walls with openings sufficient to allow unimpeded movement of flood waters may have an enclosure below the lowest floor provided the enclosure meets the following standards:
  - 1. Be used only for the parking of vehicles, building access, or storage; and
  - 2. Be designed and certified by a registered professional engineer or architect to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters; or
  - 3. Have a minimum of two openings on different walls having a total net area not less than one square inch for every square foot of enclosed area, and the bottom of all such openings being no higher than one foot above grade. The openings may be equipped with screens, louvers, or other coverings or devices provided that they permit the automatic entry and exit of floodwaters.
- (f) Manufactured homes shall be affixed to a permanent foundation and anchored to prevent flotation, collapse or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy. Methods of anchoring may include, but are not limited to, use of over-the-top or frame ties to ground anchors.
- (g) Repair or rehabilitation of historic structures upon a determination that the proposed repair or rehabilitation will not preclude the structure's continued designation as a historic structure and is the minimum necessary to preserve the historic character and design of the structure, shall be exempt from the development standards of Section 1109-11(4) CBC.

#### (5) Nonresidential Structures:

- (a) New construction and substantial improvement of any commercial, industrial or other nonresidential structure shall meet the requirements of Section 1109-11(4)(a), (b), (c), (e), (f) and (g).
- (b) New construction and substantial improvement of any commercial, industrial or other non-residential structure shall either have the lowest floor, including basement, elevated to or above the level of the flood protection elevation; or, together with attendant utility and sanitary facilities, shall meet all of the following standards:
  - 1. Be dry floodproofed so that the structure is watertight with walls substantially impermeable to the passage of water to the level of the flood protection elevation;
  - 2. Have structural components capable of resisting hydrostatic and hydrodynamic loads and effects of buoyancy; and
  - 3. Be certified by a registered professional engineer or architect, through the use of a *Federal Emergency Management Agency Floodproofing Certificate*, that the design and methods of construction are in accordance with Section 1109-11(5)(a) and (b).
- (c) Where flood protection elevation data are not available the structure shall have the lowest floor, including basement, elevated at least two feet above the highest adjacent natural grade.
- (6) Accessory Structures: Relief to the elevation or dry floodproofing standards may be granted for accessory structures containing no more than 600 square feet. Such structures must meet the following standards:
  - (a) They shall not be used for human habitation;
  - (b) They shall be constructed of flood resistant materials;
  - (c) They shall be constructed and placed on the lot to offer the minimum resistance to the flow of floodwaters;
  - (d) They shall be firmly anchored to prevent flotation;
  - (e) Service facilities such as electrical and heating equipment shall be elevated or floodproofed to or above the level of the flood protection elevation; and
  - (f) They shall meet the opening requirements of Section 1109-11(4)(e)3 CBC.

- (7) Recreational Vehicles: Recreational vehicles must meet at least one of the following standards:
  - (a) They shall not be located on sites in special flood hazard areas for more than 180 days, or
  - (b) They must be fully licensed and ready for highway use, or
  - (c) They must meet all standards of Section 1109-11(4) CBC.
- (8) Above Ground Gas or Liquid Storage Tanks: All above ground gas or liquid storage tanks shall be anchored to prevent flotation or lateral movement resulting from hydrodynamic and hydrostatic loads.
- (9) Assurance of Flood Carrying Capacity: Pursuant to the purpose and methods of reducing flood damage stated in Chapter 1109 CBC, the following additional standards are adopted to assure that the reduction of the flood carrying capacity of watercourses is minimized:
  - (a) Development in Floodways:
    - 1. In floodway areas, development shall cause no increase in flood levels during the occurrence of the base flood discharge. Prior to issuance of a floodplain development permit, the applicant must submit a hydrologic and hydraulic analysis, conducted by a registered professional engineer, demonstrating that the proposed development would not result in any increase in the base flood elevation; or
    - Development in floodway areas causing increases in the base flood elevation may be permitted provided all of the following conditions are met the applicant:
      - a. Meet the requirements to submit technical data in Section 1109-09.10(1) CBC;
      - b. An evaluation of alternatives, which would not result in increased base flood elevations and an explanation why these alternatives are not feasible;
      - c. Certification that no structures are located in areas that would be impacted by the increased base flood elevation;
      - d. Documentation of individual legal notices to all impacted property owners within and outside the community, explaining the impact of the proposed action on their property; and
      - e. Concurrence of the mayor of Cincinnati and the chief executive officer of any other communities impacted by the proposed actions.

- (b) Development in Riverine Areas with Base Flood Elevations but No Floodways:
  - 1. In riverine special flood hazard areas identified by FEMA where base flood elevation data are provided but no floodways have been designated, the cumulative effect of any proposed development, when combined with all other existing and anticipated development, shall not increase the base flood elevation more than 1.0 (one) foot at any point. Prior to issuance of a floodplain development permit, the applicant must submit a hydrologic and hydraulic analysis, conducted by a registered professional engineer, demonstrating that this standard has been met; or
  - 2. Development in riverine special flood hazard areas identified by FEMA where base flood elevation data are provided but no floodways have been designated causing more than one foot increase in the base flood elevation may be permitted provided all of the following are completed by the applicant:
    - a. An evaluation of alternatives which would result in an increase of one foot or less of the base flood elevation and an explanation why these alternatives are not feasible;
    - b. Section 1109-11(9)(a),(c), (d) and (e) CBC.
- (c) Alterations of a Watercourse: For the purpose of Chapter 1109 CBC, a watercourse is altered when any change occurs within its banks. The extent of the banks shall be established by a field determination of the "bankfull stage." The field determination of "bankfull stage" shall be based on methods presented in Chapter 7 of the USDA Forest Service General Technical Report RM-245, Stream Channel Reference Sites: An Illustrated Guide to Field Technique or other applicable publication available from a Federal, State, or other authoritative source. For all proposed developments that alter a watercourse, the following standards apply:
  - a. The bankfull flood carrying capacity of the altered or relocated portion of the watercourse shall not be diminished. Prior to the issuance of a floodplain development permit, the applicant must submit a description of the extent to which any watercourse will be altered or relocated as a result of the proposed development, and certification by a registered professional engineer that the bankfull flood carrying capacity of the watercourse will not be diminished.
  - b. Adjacent communities, the U.S. Army Corps of Engineers, and the Ohio Department of Natural Resources, Division of Water, must be notified prior to any alteration or relocation of a watercourse. Evidence of such notification must be submitted to the Federal Emergency Management Agency.

- c. The applicant shall be responsible for providing the necessary maintenance for the altered or relocated portion of said watercourse so that the flood carrying capacity will not be diminished. The floodplain administrator may require the permit holder to enter into an agreement with the City of Cincinnati, specifying the maintenance responsibilities. If an agreement is required, it shall be made a condition of the floodplain development permit.
- d. The applicant shall meet the requirements to submit technical data in Section 1109-09.10(1)(a)3 CBC when an alteration of a watercourse results in the relocation or elimination of the special flood hazard area, including the placement of culverts.

#### Sec. 1109-13. Appeals and Variances.

1109-13.1 Appeals Board: The board of building appeals shall serve as the appeals board to hear and decide appeals from rulings, orders and decisions by the floodplain administrator made under the provisions of Chapter 1109 CBC and may grant variances from the provisions of Chapter 1109 CBC.

1109-13-2. Appeals: Any person affected by any notice and order, or other official action of the floodplain administrator may appeal the ruling to the board of building appeals. A notice of appeal shall be in writing and filed with the floodplain administrator within thirty (30) days of the date of such ruling. The notice of appeal shall set forth in writing the interpretation, ruling, or order appealed from, and the provisions of the CBC and OBC and related laws and ordinances involved and shall state wherein the interpretation, ruling, or order is claimed to be erroneous. Upon receipt of the notice of appeal, the floodplain administrator shall transmit said notice and all pertinent information on which the floodplain administrator's decision was made to the board of building appeals. Upon receipt of the notice of appeal, the board of building appeals shall fix a reasonable time for the appeal, give notice in writing to parties in interest, and decide the appeal within a reasonable time after it is submitted.

1109-13-3. Variances: Any person believing that the use and development standards of Chapter 1109 CBC would result in unnecessary hardship may file an application for a variance. The board of building appeals shall have the power to authorize such variances from the standards of Chapter 1109 CBC, not inconsistent with Federal regulations, as will not be contrary to the public interest where, owning to special conditions of the lot or parcel, a literal enforcement of the provisions of Chapter 1109 CBC would result in unnecessary hardship.

- (1) Application for a variance: Any person seeking a variance shall an application for a variance by filing it with the floodplain administrator, who upon receipt of the variance shall transmit it to the board of building appeals. The form of the application shall be prescribed by the floodplain administrator.
- (2) Public hearing: The board of building appeals has the duty to schedule and hold a public hearing on the completed application for variance.

- (3) Additional standards to be considered: In its consideration of an application for variance, the board of building appeals shall consider the standards in Chapter 1109, evidence supplied by the applicant, and evidence supplied by other parties testifying at the public hearing. Additionally, the board of building appeals shall consider and make findings of fact for the following factors:
  - (a) The danger that materials may be swept onto other lands to the injury of others.
  - (b) The danger to life and property due to flooding or erosion damage.
  - (c) The susceptibility of the proposed facility and its contents to flood damage and the effect of such damage on the individual owner.
  - (d) The importance of the services provided by the proposed facility to the community.
  - (e) The availability of alternative locations for the proposed use that are not subject to flooding or erosion damage.
  - (f) The necessity to the facility of a waterfront location, where applicable.
  - (g) The compatibility of the proposed use with existing and anticipated development.
  - (h) The relationship of the proposed use to the comprehensive plan and floodplain management program for that area.
  - (i) The safety of access to the property in times of flood for ordinary and emergency vehicles.
  - (j) The expected heights, velocity, duration, rate of rise, and sediment transport of the floodwaters and the effects of wave action, if applicable, expected at the site.
  - (k) The costs of providing governmental services during and after flood conditions, including maintenance and repair of public utilities and facilities such as sewer, gas, electrical, and water systems, and streets and bridges.
  - (4) Standards for variances: Variances shall only be issued upon:
    - (a) A showing of good and sufficient cause for such variance.
    - (b) A determination that failure to grant the variance would result in exceptional hardship due to the physical characteristics of the property. Increased cost or inconvenience of meeting the requirements of the requirements of Chapter 1109 CBC does not constitute an exceptional hardship to the applicant.

- (c) A determination that the granting of a variance will not result in increased flood heights beyond that which is allowed in Chapter 1109 CBC; additional threats to public safety; extraordinary public expense, nuisances, fraud on or victimization of the public, or conflict with existing local laws.
- (d) A determination that the structure or other development is protected by methods to minimize flood damages.
- (e) A determination that the variance is the minimum necessary, considering the flood hazard, to afford relief.

Upon consideration of the above factors and the purposes of Chapter 1109 CBC, the board of building appeals may attach such conditions to the granting of variances, as it deems necessary to further the purposes of Chapter 1109 CBC.

### (5) Other Conditions:

- (a) In no instances shall a variances be granted within any designated floodway if any increase in flood levels during the base flood discharge would result.
- (b) Any applicant to whom a variance is granted shall be given written notice that the structure will be permitted to be built with a lowest floor elevation below the base flood elevation and the cost of flood insurance will be commensurate with the increased risk resulting from the reduced lowest floor elevation.

Section 6. That this ordinance shall be an emergency measure necessary for the preservation of the public peace, health, safety and general welfare and shall, subject to the terms of Article II, Section 6 of the Charter, be effective immediately. The reason for the emergency is the need to have this ordinance effective by February 17, 2010, so the City will be in compliance with the standards of the National Flood Insurance Program.

Passed February 10, 2010

REBY CERTIFY THAT FOR THE NO.

WAS PUBLISHED IN THE CITY BULLETIN IN ACCORDANCE WITH THE CHARTER ON\_

23



# Ohio Department of Natural Resources

TED STRICKLAND, GOVERNOR

SEAN D. LOGAN, DIRECTOR

# Division of Soil and Water Resources

January 20, 2010

The Honorable Mark Mallory, Mayor City of Cincinnati 801 Plum Street Cincinnati, Ohio 45202

Dear Mayor Mallory:

In accordance with Section 1521.18 of the Ohio Revised Code, our office has reviewed the draft update to the *City of Cincinnati Flood Damage Reduction Ordinance*. Your draft ordinance, received January 13, 2010 by email, will be compliant with minimum National Flood Insurance Program (NFIP) standards as authorized under the National Flood Insurance Act of 1968 pending legal adoption.

Upon receipt of one signed and certified original copy of the ordinance with evidence of legal adoption and public posting, my final review of your ordinance will be performed. Feel free to contact me at (614) 265-6781 or by e-mail at <a href="mailto:Kimberly.Bitters@dnr.state.oh.us">Kimberly.Bitters@dnr.state.oh.us</a> with any questions.

Respectfully,

Kimberly M. Bitters, CFM

**Environmental Specialist** 

Floodplain Management Program

Division of Soil and Water Resources

CC: Amit Ghosh, Business Dev. and Permit Center Manager / Floodplain Administrator

U.S. Department of Homeland Security 500 C Street, SW Washington, DC 20472



JAN 4 2010

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

The Honorable Mark Mallory Mayor, City of Cincinnati City Hall 801 Plum Street, Room 150 Cincinnati, Ohio 45202

Dear Mayor Mallory:

I am writing this letter as an official reminder that the City of Cincinnati, Ohio, has until February 17, 2010, to adopt and have the Department of Homeland Security's Federal Emergency Management Agency (FEMA) Regional Office approve floodplain management measures that satisfy 44 Code of Federal Regulations (CFR) Section 60.3(d) of the National Flood Insurance Program (NFIP) regulations.

The City of Cincinnati must adopt floodplain management measures, such as a floodplain management ordinance, that meet or exceed the minimum NFIP requirements (copy enclosed) by February 17, 2010, to avoid suspension from the NFIP. If suspended, your community becomes ineligible for flood insurance through the NFIP, new insurance policies cannot be sold, and existing policies cannot be renewed.

The NFIP State Coordinating Office for your State has verified that Ohio communities may include language in their floodplain management measures that automatically adopts the most recently available flood elevation data provided by FEMA. Your community's floodplain management measures may already be sufficient if the measures include suitable automatic adoption language and are otherwise in accordance with the minimum requirements of the NFIP. The NFIP State Coordinator can assist you further in clarifying questions you may have about automatic adoption.

The provisions of Section 202(a) of Public Law 93-234, as amended prohibits Federal officers or agencies from approving any form of loan, grant, guaranty, insurance, payment, rebate, subsidy, or disaster assistance loan or grant, for acquisition or construction purposes within Special Flood Hazard Areas (SFHAs), areas subject to inundation by the base (1-percent-annual-chance) flood. Your community's suspension from the NFIP would prohibit mortgage loans guaranteed by the Department of Veterans Affairs, insured by the Federal Housing Administration, or secured by the Rural Economic and Community Development Services. This prohibition also affects the disaster assistance in connection with a flood under the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988, as amended.

Furthermore, Section 202(b) of Public Law 93-234, as amended, requires Federally regulated lending institutions to notify the purchaser or lessee of improved real property located in an SFHA, whether

### The Honorable Mark Mallory

#### Page 2

Federal disaster assistance will be available when the property is being used to secure a loan that is being made, increased, extended, or renewed.

Your NFIP State Coordinator and FEMA would like to assist the City of Cincinnati to ensure it remains in good standing with the NFIP and avoids suspension from the Program. If your community is suspended, it may regain its eligibility in the NFIP by enacting the floodplain management measures established in 44 CFR Section 60.3 of the NFIP regulations. As stated in my previous correspondence, I recommend you contact your NFIP State Coordinator or the FEMA Regional Office if the City of Cincinnati is encountering difficulties in enacting its measures.

I recognize that your community may be in the final adoption process or may have recently adopted the appropriate floodplain management measures. Please submit these measures to the Floodplain Management Program at the Ohio Department of Natural Resources. Christopher Thoms, CFM, the NFIP State Coordinator, is accessible by telephone at (614) 265-6752, in writing at 2045 Morse Road, Building B-2, Columbus, Ohio 43229, or by electronic mail at christopher.thoms@dnr.state.oh.us.

The FEMA Regional staff in Chicago, Illinois, is also available to assist you with your floodplain management measures. The FEMA Regional Office may be contacted by telephone at (312) 408-5500 or in writing. Please send your written inquiries to the Director, Federal Insurance and Mitigation Division, FEMA Region V, at 536 South Clark Street, Sixth Floor, Chicago, Illinois 60605.

In the event your community does not adopt and/or submit the necessary floodplain management measures that meet or exceed the minimum NFIP requirements, I must take the necessary steps to suspend your community from the NFIP. This letter is FEMA's final notification before your community is suspended from the Program.

Sincerely,

Deborah S. Ingram

Acting Deputy Assistant Administrator

for Mitigation
Mitigation Directorate

#### Enclosure

cc: Janet M. Odeshoo, Regional Administrator, FEMA Region V
Christopher Thoms, CFM, NFIP State Coordinator, Ohio Department of Natural Resources
William Langevin, Building Director, City of Cincinnati