



PORTAGE LAKES FLOODPLAIN INFORMATION

JUNE 2016

Effective April 19, 2016, the Federal Emergency Management Agency (FEMA) implemented recently updated City of New Franklin (FIRM) Flood Insurance Rate Maps. This update included designating the entire Portage Lakes and the surrounding shoreline, as well as low lying areas as a Special Flood Hazard Area (SFHA). Previously, this lake system had not been studied by FEMA, and thus did not have any flood hazard designation attached to it. This is a Federal and not a State, County or City mandate.

A Special Flood Hazard Area (SFHA) is an area deemed to be covered by floodwaters, and these areas are shown on flood maps prepared by FEMA. Each structure secured by a mortgage located within the Special Flood Hazard Area (SFHA) will be required to have flood insurance obtained and maintained on them at all times per the National Flood Insurance Reform Act of 1994.

Property owners around the Portage Lakes who have mortgages and where the lender has determined the structure used to secure the mortgage is located within these newly established SFHA limits, may receive a letter requesting the homeowner to obtain flood insurance coverage and provide proof of same. Such insurance can be obtained from area insurance companies. Please note some financial institutions may require flood insurance for buildings outside of the SFHA as part of their own risk management process.

If a property owner believes the requirement to purchase flood insurance was made in error and although the structure is shown to be located within the SFHA, and there is evidence the structure lowest floor level is above the flood elevation; the property owner may apply for a Letter of Map Amendment (LOMA) from FEMA. A LOMA is a determination made by FEMA that a structure is located above the flood elevation associated with the SFHA. This determination is made on:

- Comparing the location of the structure to the SFHA.
- Comparing the lowest floor elevation of the structure to the 1-percent-annual-chance (known as the 100-year storm) flood elevation.

The specific flood designation given for the Portage Lakes area is Zone A meaning the limits of the SFHA for a 100-year storm event shown on the FEMA maps has been determined by approximate methods. Based on data obtained from FEMA, the associated 100-year flood elevation is 991.1 (NAD83). To support a LOMA request, the structure's lowest floor elevation would need to be above this 100-year flood elevation. A surveyor or engineer can make this determination by completing an Elevation Certificate.

If a LOMA request is submitted to FEMA, most lenders will require that flood insurance continue to be maintained until FEMA has re-designated the flood area and confirms structures are not in a SFHA.

Additional information on this matter is available through the following Federal sources:

www.fema.gov

www.nfipservices.com

OR

Office of Congressman Jim Renacci (16th Ohio) - Local Office Telephone: (330) 334-0040
Thomas Queen - Thomas.Queen@mail.house.gov
David Dobo - David.Dobo@mail.house.gov
<https://renacci.house.gov/>