

**TESTIMONY**

**Ohio Department of Natural Resources  
Division of Water  
National Flood Insurance Program State Coordinator**

before the  
Subcommittee on Housing and Community Opportunity  
House Committee on Financial Services

**“A Look at the National Flood Insurance Program: Is Ohio Ready for a Flood?”**

presented by  
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## INTRODUCTION

Flooding is the leading natural hazard in Ohio. Since 2000, there have been eleven Presidential flood disaster declarations and many additional events that were not declared. **All 88 of Ohio's counties and over 700 cities and villages have identified flood hazard areas within their jurisdictions.** The fact that they have mapped hazards and supporting risk information is a direct benefit of the National Flood Insurance Program. At both the state and local level, Ohio floodplain management activities are designed to reduce future risk; yet, we continue to see significant damage and economic impact due to flooding. The State and local communities have learned from experience and understand that the natural process of flooding becomes a problem when development decisions do not result in actions consistent with the risk.

Ohio responded to the initial request for partnership with the federal government to reduce flood loss in 1969. **The Ohio Department of Natural Resources was designated as the State Coordinating Office of the National Flood Insurance Program.** The ODNR, Division of Water was chosen because of clear statutory authority, technical knowledge, experience and mission to balance the land use and development needs with the hazard and capability of floodplain resources.

For thirty years, the ODNR Floodplain Management Program has provided leadership of public and private interests for the cooperative management of Ohio's floodplains to reduce flood damage and protect the floodplain resources. The Program focus is on building local capability for effective floodplain management and sustainable development. Coordination of the National Flood Insurance Program has provided the framework for partnership, technical assistance, public awareness / education and recommended flood protection standards that are applied to actively influence floodplain development and management decisions.

The State of Ohio and communities throughout have improved their ability to deal with flooding through the coordination of and participation in the National Flood Insurance Program. In the early years of the Program, distribution of the Flood Insurance Studies and Flood Insurance Rate Maps assisted in increasing awareness and acknowledgement of flood risk. Community participation in the NFIP and adoption of minimum flood protection standards assisted in making new development safer, and provided a way to correct existing at-risk development. During the 1980's the emphasis was on assisting Ohio communities to implement the NFIP as a day-to-day mitigation strategy. By reviewing development, sharing the risk information from flood maps and enforcing protection standards, communities were making themselves safer and reducing the potential for damage. During the last decade, there have been "windows of opportunity" following our many disasters to implement projects that further reduced the flood damage in repeatedly flooded areas with federal and state mitigation funds.

Ohio has 95% participation in the NFIP from communities with identified flood hazard areas. Over 50 communities, with no identified flood hazard areas, have adopted flood damage prevention regulations and participate in the NFIP to avoid increased future flooding. Thirty-seven percent of the communities participating in the NFIP have adopted at least one regulatory standard that exceeds the minimum NFIP criteria. The most frequently adopted higher standard is applied in the "Approximate A zones," or areas where FEMA maps provide the least information about the flood risk. Communities have stepped forward and applied a freeboard (safety factor) of 2 feet above the highest adjacent grade to help address the uncertainty of the approximate flood zones. This additional two feet of freeboard also results in significant flood insurance premium savings for property owners.

As an active partner with FEMA, and a stakeholder in the success of the National Flood Insurance Program, the Ohio Department of Natural Resources appreciates the invitation to testify before the Subcommittee on Housing and Community Opportunity. Thank you Mr. Chairman and members of

the subcommittee for allowing us to share our knowledge and observations on the National Flood Insurance Program and Ohio's readiness for the next flood. This testimony addresses:

1. State and local roles in the National Flood Insurance Program
2. Current actions by FEMA and insurance industry to make the NFIP more effective
3. NFIP funding levels and administrative structure
4. Flood Map Modernization – State Coordinator's Perspective
  - Currency of Ohio's flood maps
  - Impact of outdated maps
  - State's support of map modernization
5. The Real Value of the NFIP – Mitigation!
  - Public Assistance support of substantial damage determinations
  - NFIP compliance in the post-disaster period
  - Mitigation Planning to define community role in reducing risk

## STATE AND LOCAL ROLES IN THE NATIONAL FLOOD INSURANCE PROGRAM

### State Role

The **core role of the State Coordinating Agency** is provided in Section 60.25 of the National Flood Insurance Program Regulations [44 CFR], and can be **summarized as that of a facilitator**. The State Coordinator must build capability and expertise to support a liaison role between the federal government and hundreds of NFIP participating local communities. Basic responsibilities include: enabling legislation to allow local floodplain management programs; assisting communities with NFIP participation; assisting with the development and enforcement of local floodplain management standards that are at least consistent with the minimum NFIP criteria; coordinating local, state and federal floodplain management activities for consistency with the NFIP; providing flood hazard information; assisting in identifying flood hazard areas; assisting to prioritize local and state floodplain management needs for federal assistance; coordinating remedial actions to correct community deficiencies and violations of NFIP standards; establishing state flood damage reduction standards; assisting in identifying flood mitigation opportunities; and participating in flood hazard awareness training and education. It is interesting to note that some of the recent State Coordinator priorities, such as map modernization and responsibility for maintenance of map information, have not traditionally been expected of state partners.

In addition to the basic responsibilities and duties, the ODNR, Division of Water has accepted a leadership role for the cooperative management of Ohio's floodplains by building local capability for effective and comprehensive local programs. Some state coordinators have defined stronger roles in the creation of flood hazard maps, and regulatory and enforcement authority than the Ohio approach. This ability to develop a floodplain management program that is unique to the strengths and opportunities in Ohio is a very positive benefit of the current NFIP framework.

The role of the State Coordinator is further defined by the multi-year business plans required for the Community Assistance Program-State Support Services Element Annual Cooperative Agreement and the Map Modernization Management Support. These plans include the strategic goals, performance measures, timeframes and resource needs for supporting the goals of producing and adopting modernized maps and continuing the successful implementation of the NFIP in local communities.

There is also a broad role associated with being the State's Floodplain Management Program, beyond NFIP coordination, that must be comprehensive and integrate with state agency projects, funding, and public buildings and facilities in flood hazard areas. Many state agencies take actions and develop policies that influence new development and can assist with mitigation of current flood risk. Effective floodplain management at the state level traverses many agencies and offices. During my 20-year tenure

with the ODNR, Division of Water, I have seen the basic role of the State Coordinator expand into broader program areas. The most obvious are:

- Expanded coordination with a variety of mitigation grant programs (Flood Mitigation Assistance, Project Impact, Pre-Disaster Mitigation, Hazard Mitigation Grant Program) and the agency that administers the funds (Ohio Emergency Management Agency);
- Technical assistance and monitoring of communities and support of the Community Rating System;
- Participation in pre- and post-disaster planning activities and mitigation projects ("Silver Jackets," short and long-term recovery committees both state and federal initiatives, state mitigation team); and
- Supporting and developing state and local contributions for flood hazard mapping (Cooperating Technical Partners, Mapping Activity Statements).

**In summary, the State's role in coordinating the National Flood Insurance Program is to build an active partnership with FEMA and local NFIP communities to ensure that the NFIP is meeting the state and local needs for reducing flood risk and protecting floodplain resources and functions.**

### Local Role

The local role is critical within the framework of the NFIP partnership at the federal, state and local levels. In the broadest sense, **local officials' floodplain management role is tied to the health, safety and economy of their community.** Once FEMA provides the Flood Insurance Study and Flood Insurance Rate Maps to a community, the flood hazard is known. The local responsibility is to understand the flood problems and determine the risk. Two broad areas of impact are private (lives, property, businesses, housing) and public (debris removal, response and rescue, infrastructure repairs, public buildings) losses. FEMA, through the NFIP and disaster assistance helps to lessen the impact of these losses in both areas. Too frequently, local officials and communities do not view the National Flood Insurance Program as a broad strategy that can both prevent and correct worsening flood damage.

**As a local participant in the NFIP, the community agrees to adopt and enforce local flood damage prevention regulations in exchange for eligibility to purchase flood insurance for its citizens.** The major duties and responsibilities of the local floodplain manager are contained in the regulations adopted by the community. The basic duties include: reviewing development and determining that actions within the flood hazard areas are compliant with flood protection criteria; understanding and interpreting the flood hazard information provided on flood insurance maps and in flood insurance studies; using available data from local, state, and federal sources when FEMA has not provided it in hazard areas; determining the applicable flood damage reduction standards for development actions; maintaining records and evidence of compliance with NFIP criteria; enforcing and remedying violations; completing post-flood inspections and permitting activities; and assisting FEMA to maintain accurate and current flood hazard information.

The State Coordinating office has identified another hurdle in defining the local community role in the NFIP. **We have observed that many local communities do not view flooding as a local health and safety concern or responsibility.** This is no doubt partially due to the past federal and state response to disasters. Fiscal and technical resources have been commandeered and delivered at the local doorstep for many decades in response to flooding. Local communities have not been asked to accept or define their role in helping to eliminate the problems.

An example of this local thinking was demonstrated in 2004 when communities were asked to help assess the repetitive loss properties in their jurisdiction. Many communities just ignored the State and FEMA request for response and attention to the repetitive loss properties. Follow-up conversations with several of our local communities indicated that from their perspective, the people with flood insurance

(those repetitive claim property owners) were not likely to demand service, response or complain to the local community. Their vehicle for recovery and reimbursement for losses is flood insurance. The local officials also expressed that they thought this is "how it should work."

In summary, the **local community must commit to the need and purpose of floodplain management in the community to successfully use the NFIP to reduce flood risk and ensure the best use of their flood hazard areas.**

### **CURRENT ACTIONS BY FEMA AND THE INSURANCE INDUSTRY TO MAKE THE NFIP MORE EFFECTIVE**

The NFIP is a well-conceived mitigation program with thirty years of implementation experience. Since its inception, major reform actions and changes have occurred regularly. The mandatory purchase provisions for flood insurance, the development of flood protection criteria, the introduction of mitigation strategies and funding, and the incorporation of new mapping technology have all helped to make it what it is today. **The NFIP is a solid framework for the cooperative management of flood hazard areas that provides for preventive and corrective actions, reduced disaster impact, and sustainable development.**

The most recent reform (2004 Reform Act) focuses on mitigating repetitive loss properties and improving agent and policyholders' understanding of flood insurance processes and coverage. Although the State of Ohio does not have the number of repetitive loss properties that many of the coastal states and more flood-prone areas have, addressing the impact of repeat flood insurance claims and disaster assistance expenditures for this category of risk structures will benefit every flood insurance policy holder. According to FEMA, the reduction of the repetitive claims will make the National Flood Insurance Fund more stable and reduce the need for increasing flood insurance rates. This means over 37,000 current flood insurance policy holders will benefit in Ohio. Using the broadest definition of a repetitive loss property, FEMA has identified 1581 properties in Ohio. This number represents approximately 1% of the structures identified as being in the flood hazard areas. Not all the repetitive loss properties are located in the flood hazard area, and with only approximately 25% of the structures at risk covered by flood insurance, focusing too narrowly on this objective would not be good floodplain management for the State of Ohio.

Efforts to improve the number of flood hazard area structures with flood insurance are needed in Ohio to improve our ability to deal with the economic impact of floods. The policies in force as of September 2004 were 35,109. As of June 30, 2005 there were 37,135 policies. This is approximately a 6% policy growth. **There tends to be an increase in policies immediately and for a short period following flood disasters in Ohio.** Through the 1990s we experienced a steady growth of 3-4% annually. We also experienced significant flood events in 1990, 1992, 1996, 1997 and 1998. The creation of the Group Flood Insurance Policy for Individual Assistance recipients and Stafford Act changes helped to drive this growth. From the State Coordinating agency perspective, the efforts to focus on repetitive losses and more effective implementation of policies, coverage and insurance mitigation mechanisms are positive actions.

The education and training of insurance agents and lenders has been an element of State Coordinator duties since the early 1970s. Initially, the State Coordinator provided training and information to agents and lenders in conjunction with Community Assistance Program Evaluations (early community compliance monitoring vehicle that has been replaced by Community Assistance Visits and Contacts today). Near the end of the 1980s, FEMA removed this activity from the State Coordinators and utilized an independent contractor to perform the training and education. **This change resulted in a loss of the linking of the insurance and lending professionals with their local floodplain management**

**resources.** When FEMA refocused State Coordinators on other initiatives such as community compliance, mapping and flood mitigation, the training and education of these key stakeholders was not a priority. ODNR, Division of Water has continued to partner with our independent insurance agent associations, the Ohio Dept. of Insurance and lending associations to support education and information exchange about flood insurance. The current outreach to State Insurance Commissioners and Departments of Insurance is a positive step.

**Our experience indicates that, although the training and education sessions are well attended by insurance agents, their knowledge of the products, services and processes is not necessarily improving.** In several recent disasters, we have heard or been told about local insurance agents providing misinformation to the media and clients. Our office has prepared news releases and identified an activity to deal with misinformation as part of our disaster response procedures. We have also cooperated with the Ohio Department of Insurance to assist their public information staff to provide correct and timely information about flood insurance availability, coverage and procedures. **We agree with the provisions of the 2004 Reform Act focused on building agent knowledge of the NFIP policy products and procedures.** Informed and competent agents ensure that policyholders are receiving the correct information about their flood insurance coverage. Some states have required continuing education for agents and increased their licensing exam content concerning flood insurance. In our activities as NFIP State Coordinator, we have not seen that the provision of training opportunities alone achieves the outcome of better-educated agents.

**From the State Coordinator's perspective, an opportunity is still being missed in the use the Increased Cost of Compliance (ICC) coverage to mitigate repetitive loss properties.** The ICC is not being well utilized and floodplain managers need more education on how and why to use it. The ICC was designed to provide economic support (up to \$30,000) for citizen's who own structures in the flood hazard area that are either substantially or repetitively damaged. In Ohio, many of the substantially damaged and repetitively damaged structures were built prior to the adoption of local flood damage prevention regulations. This means, that following a disaster the structure must be elevated or floodproofed to comply with the minimum NFIP criteria. Without flood insurance, this can result in significant cost and many residents of the flood hazard area do not have the financial resources to accomplish the compliance requirements. ICC provides a funding source that is not drawing from the federal or tax payer contributions. ICC also can be used as the non-federal share for projects funded through the federal mitigation programs such as the Hazard Mitigation Grant Program.

To make more effective use of ICC in Ohio the ODNR, Division of Water will continue to assist communities with cumulative loss language in their regulations, provide timely and effective substantial damage and post flood permit training and continue education on ICC coverage for local floodplain managers. **FEMA must continue to implement changes to existing NFIP mitigation programs that will recognize the ICC as non-federal funds, allow for quick processing of ICC claims, and support local officials in NFIP compliance as a mitigation strategy.**

## **NFIP FUNDING LEVELS AND ADMINISTRATIVE STRUCTURE**

FEMA does not have the staff or fiscal resources to implement the NFIP in over 20,000 communities nationwide and maintain the hazard identification and mapping elements required by the program. This fact is not new and is part of the reason that the framework of partnership is needed. FEMA has been funding and building State Coordinator capacity to assist with NFIP and mapping activities through the Community Assistance Program – State Support Services Element (CAP-SSSE) for 30 years. Both efficiency and effectiveness have been achieved in the partnership with State Coordinators.

The majority of NFIP State Coordinator activities in Ohio have traditionally been funded through the CAP-SSSE. This funding mechanism requires at least a 25% non-federal match for the 75% federal funding the agency receives. In 1990 the ODNR Floodplain Management Program budget was approximately \$320,000 with FEMA CAP providing \$120,000 and the State General Revenue Fund providing \$200,000. Four staff supported the activities for NFIP coordination and state floodplain management. In 2005, the Program budget was approximately \$ 1,205,000 with FEMA CAP providing \$230,000 and State General Revenue Fund providing \$785,000. There are currently twelve staff supporting NFIP coordination, map modernization and state floodplain management. **The fact is that for effective State Coordination of the NFIP, a state must contribute much more than the required 25% non-federal funding.**

The State Coordinating agency negotiates an annual work plan with their respective FEMA Regional office. These annual work plans assure FEMA of specific activities and performance measures that the State will perform to help achieve the goals and objectives of reducing flood damage and containing disaster costs. The work plan also defines the federal and state cost for completing the activities and products. In the last few years, there have been modest increases in the funding available to State Coordinators through CAP. Also, the map modernization effort has resulted in funding for activities related to map production (Cooperating Technical Partner – Mapping Activity Statements) and ordinance adoption to reflect updated maps and Flood Insurance Study information (Map Modernization Management Support). The ODNR, Division of Water has committed to both map modernization initiatives providing an additional \$185,000 in federal funding. With state budget challenges it is difficult to commit to more federal funding when state match monies and positions are not available. This has been a challenge for Ohio as well as other states in Region V.

FEMA tends to treat State Coordinators in a “consultant” role whereby they define a scope of work and agree to a fixed cost for the products and services. This approach is not consistent with the administration of many other federal / state partnerships such as those administered by U.S. Environmental Protection Agency, Housing and Urban Development and Natural Resource Conservation Service. **FEMA should pursue other partnership models that build on the business plan and performance measures to allow FEMA to delegate the NFIP and map modernization program elements and activities to the State Coordinators with comfort and accountability.**

The current administrative structure of FEMA within the Department of Homeland Security seems to have added delay and increased bureaucracy, from the State Coordinator’s perspective, in the distribution of funds, development of policy and decision-making.

## **FLOOD MAP MODERNIZATION – STATE COORDINATOR’S PERSPECTIVE**

The flood hazard maps and supporting risk information contained in the Flood Insurance Study are the basis of the land use and management approach employed by the NFIP. The local community has to have confidence that the hazard area information is accurate and current before they will commit to enforcement of performance standards and criteria that restrict, limit or avoid development in certain areas. **The maps are critical to safe construction and good decisions about whether to use or avoid flood hazard areas.**

### **Map Modernization in Ohio**

**How current are Ohio’s flood hazard maps?** In 2002, the State Coordinating office prepared Ohio’s first map modernization plan. We discovered that the average age of a Flood Insurance Rate Map in Ohio was nearly 15 years. Approximately 74% of the FIRMs were more than 10 years old. Since that

first assessment we have had nearly three years of map modernization implementation. Of the 23 Ohio counties currently in some state of modernization, 22 of them had FIRMS more than 10 years old. Progress is being made to ensure that the currency of flood hazard information is appropriate.

“How current is the map?” may seem like an easy question to answer; however, the currency of a flood hazard map depends on much more than just the date. For example, rural areas with little to no structural development and natural floodplains can have 25-year old maps that currently reflect the flood hazard. By comparison, an urbanized NFIP community fully developed at the time of their original flood insurance study, who conscientiously notifies FEMA if and when conditions warrant a map revision or update, may also have a map that is 10-15 years old, but still reflects their current flood risk. **The test of currency should be focused on whether the flood hazard depicted is accurate and if it is the correct level of detail related to what is at risk.** Another consideration for **currency is related to the efficiency of maintaining and updating the flood hazard information.** Modernization of the nation's flood hazard maps, using geographic information systems and creating digital products, will contribute to efficiency and save money in the long-term. FEMA has appropriately designed a plan to use the current technology for hazard analysis and mapping.

### **What is the impact of outdated flood hazard maps?**

Simply put, an inaccurate map can mean that those who should be aware of flood risk are not, and some who are not at risk may be required to purchase flood insurance and comply with flood protection standards. The latter consequence may not be all that much of a burden to property owners, because in many cases there is a real risk due to proximity to areas that may flood. Another impact is that outdated maps will not reflect areas that have never been mapped or identified since when the original risk assessment was done, the risk did not merit a study. If we truly want to assess the impact of quality flood hazard information to protect and inform citizens we cannot focus only on dates of maps.

### **How is Ohio assisting with Map Modernization?**

The State of Ohio's vision for Map Modernization is that Ohio communities will have accurate, up-to-date flood maps. Accurate and current information on flood hazards will allow for better decisions concerning the flood risk and development alternatives for both public and private activities. The details of our actions and method for accomplishing the vision have been provided in detail in the business plans for Map Modernization Management Support, Community Assistance Program, and Cooperating Technical Partner Mapping Activity Statements.

FEMA's planned approach for a multiple year production schedule, incorporation of new technology for mapping and analysis (geographic information systems), and the countywide format will improve the efficiency and effectiveness of the information. The State recognizes and agrees that the ideal flood hazard map may not be achievable for all 57,000 plus miles of stream in Ohio due to cost, time and resources. However, **we strongly support the approach described in the original Multiple-year Flood Hazard Identification Plan (MHIP) that the level of study should be commensurate with the level of risk.**

**The following mapping guidelines should be applied to the Map Modernization efforts throughout Ohio:**

- Watercourses with drainage areas greater than two square miles should be assessed for level of risk and appropriate level of study assigned accordingly. Ohio currently has approximately 30% of identified flood hazard areas in approximate A zone. We do not know how many watercourses are not currently identified but should be.
- Current approximate study areas (A zones) should be assessed and if risk indicates such, at least enhanced approximate areas be tied to best available topographic information.



- Current detailed study areas with high risk should have hydrology and hydraulics rechecked.
- All flood maps should be converted to Digital Flood Insurance Rate Maps (this is to address efficient storage, update, retrieval and distribution).
- All mapping needs should be collected and maintained by FEMA in a database. Needs addressed by the Map Modernization should be tracked as success measures, and unmet needs should be used to plan for future map modernization funding and priorities.
- Sequencing of counties for Map Modernization should be in accordance with MHIP plan and capitalize on any ability to leverage federal, state, local or private resources.

During these initial years of Map Modernization, FEMA, State Coordinators and local communities have discovered that the original estimates for accomplishing this effort may not be adequate. The State MMMS and CAP activities include mapping and needs assessment and digital base map inventory tasks to help develop information that will support better scoping and map production cost estimates. **The refined state business plans, the MHIP updates and FEMA projections should be used to identify appropriate levels of funding to accomplish the Map Modernization goals of providing accurate quality flood hazard maps to communities.**

From the State Coordinator's perspective there is another unresolved issue related to Map Modernization. **The current MHIP is a good tool for sequencing, prioritizing and funding map production; however, it does not address the need for maintenance and update of the modernized digital data.** There have been preliminary discussions of how FEMA would like for state and local partners to assume this activity. However, as noted earlier in this testimony, map maintenance and flood hazard map production has not been a responsibility or strength to which our agency can commit. **More dialogue is needed between FEMA, state and local mapping partners to discover alternatives and solutions for this maintenance need.**

### **THE REAL VALUE OF THE NFIP IS THE ABILITY TO MITIGATE FUTURE DAMAGE!**

The NFIP is a day-to-day mitigation program. It is available to every community in every development decision. It provides an effective framework between federal, state, local government and the private sector. Support of local enforcement and NFIP compliance after disasters is critical to smarter recovery.

**FEMA Mitigation Division and Recovery Division should revisit Policy #RR9523.2 to allow for reimbursement of substantial damage inspections as an eligible Public Assistance activity.** Substantial Damage determinations in the post-disaster environment usually: exceed local capacity to inspect and issue permits; are intended to protect the public's health and safety; and trigger the corrective ability of the NFIP in the case of Pre-FIRM at-risk development. The substantial damage determination is key to rebuilding and reconstructing in compliance with flood damage reduction standards.

**Local floodplain managers need more support to enforce their regulations.** The development review process, site inspections and issuance of permits by the floodplain administrator are not on the same time-line as other disaster response capabilities. FEMA has streamlined the delivery of disaster assistance and flood insurance claim payments. Volunteers mobilize quickly to provide repair and rebuilding support. Even private sector companies respond by providing materials for repair in a quick and efficient manner. **Disaster victims with available funds, manpower and materials are anxious to repair and return to a normal life.** If the NFIP is to work successfully as a mitigation strategy, the enforcement and permitting process must also be quick and efficient. As the State Coordinating office, we continue to bring this issue forward in dialogue with FEMA and have structured a post-disaster response role supporting local officials that will allow effective regulation as the response and recovery occurs.

**Mitigation planning is an opportunity for Ohio communities to establish a floodplain management program that meets their needs.** The Disaster Mitigation Act of 2000 established the requirement that communities must complete a natural hazard mitigation plan to maintain their eligibility for disaster assistance and FEMA mitigation funds. The plan will help to clearly define the role of the community in managing the health and safety threat of flooding locally. Increased awareness of the flooding and its impact has not been fully realized in most Ohio communities. **Continued support of mitigation planning is needed.** FEMA has been working mostly through Emergency Management Agencies and there are many other state and local players that have the ability and interest in contributing to the planning and solutions for flood problems.

## **CONCLUSIONS**

The State of Ohio and communities statewide are better prepared and have improved their ability to respond to flooding through participation in the National Flood Insurance Program. The greatest strength gained is the adoption of local land use and development standards that require performance criteria appropriate for the risk. Improved warning abilities, better response plans, improved enforcement and flood insurance policy growth are some of the ways Ohio has reduced flood risk.

Modernized flood hazard maps that are accurate and represent the current flood risk will support better decisions concerning the risk and use of flood hazard areas and continue to improve Ohio's ability to respond and recovery from future floods.

The State Floodplain Management Program has a strategic plan and long-term business plans clearly articulating the vision and goals of effective floodplain management in the State that includes our commitment to partner with FEMA for coordination of the NFIP.

Ohio communities have joined the NFIP and are participating in the post and pre-disaster mitigation programs to make their development and community less vulnerable to future floods.

Much progress has been made through the NFIP and the State is working toward complimenting the objectives of the NFIP (flood damage reduction and disaster cost containment) with a balanced program to also address the protection of natural floodplain resources and functions.