

Ohio Legislators' Guide to Floodplain Management

Prepared by the Ohio Floodplain Management Association

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Who is OFMA ?

The Ohio Floodplain Management Association (OFMA) is a leading resource for floodplain management professionals in Ohio. OFMA is an organization dedicated to promoting sound and effective floodplain management through policy, training and cooperation. Over 700 local floodplain managers, who assist with reducing the impact of floods and the management of Ohio's floodplain functions and resources, use OFMA as a network and education forum.

The organization was formed in 1995 to raise awareness about flood hazards and floodplain management. Since that time, OFMA has expanded its scope to offer educational opportunities, monitor local, state and national legislation affecting floodplain management, and provide opportunities for communication between government agencies and the public about floodplain management.

OFMA is a State Chapter of the Association of State Floodplain Managers, Inc. (ASFPM) and a Division of the Water Management Association of Ohio (WMAO). Membership is open to all persons actively interested in the floodplain functions and resources of the State of Ohio.



All photos courtesy of Ohio Department of Natural Resources.

OHIO FLOOD RISK

- * Homes, businesses, infrastructure, critical facilities, crops and water resources are vulnerable.
- * The *State of Ohio Hazard Mitigation Plan (2011)* includes risk assessment for a flood, with a 1% annual chance of occurring, that estimates overall building loss statewide of \$28.5 billion, and estimated business interruption statewide of \$150 million.

IMPROVING OHIO'S ODDS

- * Policy consistent with safer people, sustainable development and healthy floodplain functions and resources.
- * Comprehensive plans for land use and development should include evaluation of flood impacts and strategies for mitigating risk and damage.
- * Flood risk awareness.

Ohio is at Risk !

RISK is a combination of the likelihood that something will happen and the consequences when it does.

Every year Ohio experiences the likelihood of flooding and in many years significant consequences. Ohio has flood risk!

The consequences of flooding can include: loss of life; lost business revenue; decreased property values; local and state government response and recovery costs; private and public property damage; public infrastructure damage; environmental impacts to floodplain resources and functions.

- Data from the last 100 years shows, that on average every 16 years, Ohio will experience a \$200 million damage event. The major flood events from 1910 - 2010 were 1913, 1937, 1959, 1969, 1997 and 1998.
- On average 25% of businesses damaged by flooding do not reopen.
- Homeowners insurance does not pay for flood damage.
- Federal disaster assistance is only available following Presidential Disaster Declarations.
- Ohio has an estimated 150,000 structures within identified flood risk areas; approximately 25% insure for that risk.
- FEMA data supports that for every \$1 spent on flood disaster mitigation, society saves \$4 when an event occurs.
- **Ohio has the potential to have a flood event resulting in over \$1 billion in damage.**

Why Should Elected Officials Care About Flood Risk?

Those elected to office accept a basic responsibility to protect the public's health and welfare. Additionally, with constrained budgets, political priorities must include stretching existing dollars, delivering services in cost-effective ways and maintaining quality of life to keep existing developments and encourage future growth.

- ⇒ Flooding disrupts people, businesses, infrastructure and community services.
- ⇒ Flood response and recovery result in state and local government expenses.
- ⇒ Failure to mitigate flood risk and avoid flood hazards results in a cycle of damage and repair that is not cost-effective.

Can Ohio Accept the Consequences of Continued Flooding ?

We all share the responsibility for managing the flood risk. Flood hazards and the management of flood risk involves public and private interests, multiple layers of government, natural and man-made water resource systems, many disciplines (e.g. emergency management, engineers, land use planners, geographers, hydrologists) and multiple viewpoints.



Floods impact every aspect of our quality of life. We can't afford to ignore long-term impacts in favor of short-term gains.

- **Uncoordinated / conflicting regulations**—Under the current approach many floodplain management programs, strategies and actions are developed independently among agencies and professionals in the water resource field.
- **Continuing / increasing damage**—Ohio land use legislation enables local governments to meet minimum federal flood protection criteria, but does not encourage higher standards.
- **Less Quality of Life** — Community comprehensive planning is not required. Community economic and development decisions are frequently made without consideration of floodplain resource functions and benefits, and flooding hazards.





How is Ohio Currently Managing Flood Risk?

The State of Ohio addresses flood risk by preventing damage through participation in the National Flood Insurance Program (NFIP) and dam/levee safety programs; mitigating damage to existing at-risk buildings through FEMA Hazard Mitigation Assistance grants; warning at-risk citizens using stream gaging information and community warning systems. Ohio has benefited by managing flood risk through the NFIP; however, the standards are minimums and the focus is on insurable development. Moving beyond the NFIP, Ohio has invested in key agencies and programs that help deal more broadly with flood risk. These programs serve all 88 Ohio counties and over 700 communities in all major watersheds.

Flood risk management and protection of the natural functions and benefits of floodplains has been integrated throughout several key state agencies and program areas.

- ODNR—Floodplain Management, Water Inventory, Dam Safety and Watershed programs provide technical assistance and education, water resource data, regulations of dams and levees and protection/restoration of riparian habitats and functions.
- OEMA—Mitigation Branch provides mitigation planning and project development support to reduce existing flood risk, and flood response damage assessment that supports NFIP compliance.
- ODI—Consumer Affairs and Agent/Agency Services provide outreach to consumers about flood insurance and recommend continuing education on flood insurance for agents/agencies.
- ODOT / OEPA—Collaborate with ODNR to include flood risk assessment as part of highway / bridge construction projects and critical infrastructure, such as, waste water treatment and hazardous waste facilities.
- ODOC—Division of Industrial Compliance and Labor administers the state residential and commercial building codes. These codes require the owner to comply with local flood protection criteria.
- ODOT / OEPA—Collaborate with ODNR to include flood risk assessment as part of highway / bridge construction projects and critical infrastructure, such as, waste water treatment and hazardous waste facilities.
- ODOD—Office of Housing and Community Partnerships provide financial and technical assistance to local governments and nonprofits for projects that benefit low and moderate income citizens. Housing, community development, economic development, and Discretionary Grant programs have been used post-flood to leverage federal disaster and mitigation grant funds.

The work of these state agencies is assisted by Federal, regional and local agencies. Flood risk management is a shared responsibility at all levels of government, with opportunities for private sector involvement in land use and development **decisions**.

Current State Strategies

- * **Preventing flood damage** by requiring new development in flood hazard areas to comply with flood damage protection standards.
- * **Correcting the risk of existing development** through post-flood recovery mitigation.
- * **Communicating flood risk** by supporting stream gaging and flood warning capability.

Professional Development

Practicing Floodplain Managers apply knowledge and skills from a variety of academic study areas.

The Certified Floodplain Manager (CFM®) program establishes credentials for professionals from varied backgrounds and disciplines who are trained to meet floodplain management's multi-disciplinary challenges and requires continuing education.

Ohio's Floodplain Management Program provides information on the national certification program and encourages state and local staff to participate.





Priorities for Managing Ohio's Flood Risk



Significant Federal and state investment has occurred to build capability and capacity of state agencies and programs that reduce flood risk throughout Ohio. Preservation of these abilities and programs is a responsible and efficient way for Ohio to deal with flood risk. OFMA recommends specific actions in the following areas to ensure that people are safe, development is sustainable and floodplain resources function naturally when flooding occurs.

- ✓ Issue a Governor's Executive Order that establishes criteria for publically funded development to ensure that avoiding and minimizing flood risk is factored into agency planning and design procedures; siting facilities in flood hazard areas only when there is a justified public benefit and flood impacts are minimized; protecting and restoring natural floodplain function and benefit; purchase of flood insurance for state-owned structures in flood hazard areas.
- ✓ Establish professional development or minimum education requirements for local floodplain managers.
- ✓ Refine the inventory of state-owned at-risk structures in the State Hazard Mitigation Plan to clearly define vulnerability and risk .
- ✓ Eliminate special interest regulatory "carve-outs" and develop policy and regulations that benefit all affected parties.
- ✓ Support NFIP reforms that result in reduced losses and better insurance coverage.
- ✓ Provide technical assistance and risk data to support on-going update of local mitigation plans; assist local governments to use the approved mitigation plans in the "window of opportunity" following federally declared disasters to implement actions.
- ✓ Establish enabling authority to evaluate hazards as part of comprehensive land use planning.
- ✓ Adopt "No Adverse Impact" (NAI) criteria to avoid increasing future flood risk. NAI is a local initiative that looks at proposed development actions and how they affect flooding and property rights of others. NAI provides local accountability for implementing floodplain management through local control of land-use decision-making.
- ✓ Act on authorities in ORC 1521.18 to establish monitoring and enforcement for compliance with state and Federal flood damage reduction criteria.
- ✓ Promote higher standards beyond the minimum Federal and state flood protection standards.
- ✓ Continue post-disaster analysis of loss avoidance studies (e.g. United States Geological Survey flood documentation studies and flood warning networks, state and local mitigation success documentation).
- ✓ Increase outreach to consumers and insurance agents concerning flood insurance coverage, rates, claims and Increased Cost of Compliance benefits.
- ✓ Continue collaboration in federal/state/local initiatives for flood risk awareness and flood risk reduction (e.g. USACE "Silver Jacket" initiative, State Hazard Mitigation Team, and Post-Disaster Housing).
- ✓ Consider policy surcharge options to generate funding for flood risk reduction outreach, and building state/local capability for floodplain management.
- ✓ Dedicated state mitigation funding to ensure that the State and communities can take full advantage of federal mitigation assistance with match requirements. Ohio need only invest \$1 for every \$3 provided by FEMA mitigation grants .

OHIO FLOODPLAIN MANAGEMENT ASSOCIATION

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