



STATE OF OHIO

Date of Verification: Spring 2024

The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

State Based Credit

ACTIVITY	ELEMENT	POINTS
340 (Hazard Disclosure)	ODR—other disclosure requirements	10

Activity 340 (Hazard Disclosure) Element ODR, Other Disclosure Requirements

Ohio has a property disclosure requirement that sellers disclose the location of the property in a flood hazard area and/or the property's flood zone, and previous flood events and/or flood-related property damage.

Ohio Revised Code Section 5302.30 | *Property disclosure form required for all residential real property transfers (effective 05/2005)* <https://codes.ohio.gov/ohio-revised-code/section-5302.30>

There is a [prescribed form](#) for this disclosure from Ohio Dept of Commerce; excerpts below:

Property Address _____

Do you know of any water or moisture related damage to floors, walls or ceilings as a result of flooding; moisture seepage; moisture condensation; ice damming; sewer overflow/backup; or leaking pipes, plumbing fixtures, or appliances? Yes No

If "Yes", please describe and indicate any repairs completed: _____

J) FLOOD PLAIN/LAKE ERIE COASTAL EROSION AREA:

Is the property located in a designated flood plain? Yes No Unknown

Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area? Yes No Unknown

K) DRAINAGE/EROSION: Do you know of **any previous or current** flooding, drainage, settling or grading or erosion problems affecting the property? Yes No

If "Yes", please describe and indicate any repairs, modifications or alterations to the property or other attempts to control any problems (but not longer than the past 5 years): _____

Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
430 (Higher Regulatory Standards)	Other BC1–building codes LDP3–local drainage protection FRB–freeboard
450 (Stormwater Management)	ESC–erosion & sedimentation control WQ–water quality
630 (Dams)	SDS–state dam safety

Activity 430 & Potential Higher Regulatory Standards in the State’s Model Ordinance

State Model Flood Damage Prevention Ordinance

The Ohio DNR Division of Water Resources is the State NFIP Coordinating Agency. Optional model language is available on their website:
https://ohiodnr.gov/static/documents/water/floodplains/Ohio_Model_FP_Regs_2019.pdf

https://ohiodnr.gov/static/documents/water/floodplains/Ohio_Model_FP_Regs_2019_COASTAL.pdf

ODNR has also provided optional higher standards that can be incorporated, such as:

- Freeboard
- Future Conditions Mapping
- Compensatory Storage
- Critical Development
- Setbacks (Buffers)
- Cumulative Substantial Damage/Improvement
- Stormwater Management
- Fill Limitations
- Use Restrictions

Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes

Ohio's Board of Building Standards has adopted the 2018 International Residential Code with amendments. **New:** effective March 1, 2024, the state's building code is now based on the 2021 editions of the International Building Code, International Mechanical Code, and International Plumbing Code.

- 2024 Building Code, with Chapter 1 and Appendix G, with Ohio amendments: [2024 Ohio Building Code Rules Effective March 1, 2024.pdf](#)
- 2019 Residential Code: [bbst_ResidentialCodeofOhioEffectiveJuly1,2019.pdf](#) also at <https://codes.iccsafe.org/content/OHRC2019P2>
Note: Amendments pending as of March 2024.
<https://com.ohio.gov/static/documents/AG101%20Notice%20package.pdf>

Source: [Building Codes & Interpretations | Ohio Department of Commerce](#)

Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection

The state has adopted the IBC requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community has adopted the state building code, and can document enforcement of the positive drainage provisions, 10 points is available. *Citation: Section §1804.4 of the IBC*

Activity 430 (Higher Regulatory Standards) Element FRB, Freeboard

The state has adopted the IBC, which in Section 1612 states that the design and construction of buildings and structures located in flood hazard areas, including coastal high hazard areas and coastal A zones, shall be in accordance with Chapter 5 of ASCE 7 and ASCE 24 which requires at least 1 foot of freeboard. Specialists will verify with each community whether

machinery/utilities and ductwork are required to be elevated and/or protected, to determine credit (CRS Manual page 430-13).

- Note the CRS Class 8 prerequisite: The community must adopt and enforce at least a 1-foot freeboard requirement (including machinery or equipment) for all new and SI/SD residential buildings in areas where BFEs have been determined. This includes the replacement of manufactured homes in pre-FIRM manufactured home parks.

Activity 450 (Stormwater Management)

ESC–EROSION AND SEDIMENTATION CONTROL WQ–WATER QUALITY

<https://epa.ohio.gov/divisions-and-offices/surface-water/permitting/stormwater-program>

Relates to the state’s implementation of National Pollutant Discharge Elimination System (NPDES) Phase II Program, which requires all construction activities greater than 1 acre to obtain a permit from the Environmental Protection Agency (EPA), a delegated state, or a community with a MS4 permit. The state’s stormwater program covers construction activity disturbing one or more acres of land.

- [Small Municipal Separate Storm Sewer Systems \(MS4s\) - General Permit | Ohio Environmental Protection Agency](#)

Activity 630 (Dams) Element SDS, State Dam Safety

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

- Ohio Dam Safety program <https://ohiodnr.gov/discover-and-learn/land-water/dams-canals-more/about-dam-safety>
- [Dam Safety Regulations \(ohiodnr.gov\)](#)

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA’s Dam Safety](#) Office annually verifies element SDS credit.