

The Great Ohio Valley Flood of 1913

100 Years Later

Are you in a flood zone?

Flood Insurance rate maps (FIRMS) and Flood Insurance Studies (FIS)



Fremont Ohio, March 1913 Photo Courtesy Jim Bisray



FEMA

What are flood zones?

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate, or high risk area.

What is a Flood Insurance Rate Map (FIRM) and how do I use it?

A FIRM will generally show a community's base flood elevations, flood zones, and floodplain boundaries. As a property owner/renter, you can use this map to get a reliable indication of what flood zone you're in. However, maps are constantly being updated due to changes in geography, construction and mitigation activities, and meteorological events. Therefore, for a truly accurate determination, contact your insurance agent or company, or your community floodplain manager.

For flood insurance questions or flood insurance claims information, call either your property insurance agent or the National Flood Insurance Program toll free at (800) 638-6620. General NFIP information or inquiries about the laws, Regulations should be addressed to either:



Federal Emergency Management Agency
536 South Clark Street 6th Floor
Chicago, IL 60605 Telephone: (312) 408-5500
Website: <http://www.fema.gov>

or

Ohio Department of Natural Resources Division of Soil and Water Resources Floodplain Management Program 2045 Morse Rd. Bldg B Columbus, OH 43229-6693 Telephone: (614) 265-6750 E-mail dswc@dnr.state.oh.us website: <http://www.Ohiodnr.gov/soilandwater/>



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