



Ohio Department of Natural Resources Division of Water Fact Sheet

Fact Sheet 93-21

How to View and Obtain Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FIS)

The Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program, and has issued flood hazard maps and supporting flood insurance studies for over 700 communities in Ohio. ODNR, Division of Water is the State Coordinator of the National Flood Insurance Program and can be contacted at: <http://www.dnr.state.oh.us/water/> or call (614) 265-6750. Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FIS) are available from a variety of sources in many forms. See "How do you obtain flood maps?"

What do flood maps show?

The hazard area or, Special Flood Hazard Area (SFHA), shown on the flood map is known as the 100-year floodplain. It is more precisely defined as the floodplain associated with a flood that has a 1-percent annual chance of being equaled or exceeded in any given year. The 100-year flood is not a flood event that happens once in a hundred years, rather a flood event that has a one percent chance of occurring every year. Flood maps may include:

- Major highways, secondary roads, lakes, railroads, streams and other waterways
- Special Flood Hazard Areas (SFHA) identified on the FIRM as zones A, AE, AH, AO, AR,V, VE or A99
- Base Flood Elevations (BFEs) or depths (BFE is the calculated elevation of the 100-year flood.)
- Areas subject to inundation by the 500-year flood.

Flood Insurance Risk Zones

Zone A corresponds to the 100-year, or 1% annual chance, floodplain determined by approximate methods. Detailed hydraulic analysis is not performed for such areas, and no Base Flood Elevation or depth is shown for this zone.

Zone AE and **A1-A30** corresponds to 100-year, or 1% annual chance, floodplain that is determined in the Flood Insurance Study by detailed methods. Usually, BFEs derived from detailed hydraulic analysis are shown at select intervals within this zone.

Zone AH corresponds to areas of the 100-year, or 1% annual chance, shallow flooding with a constant water-surface elevation (usually areas of ponding) where average depths are between 1 and 3 feet. BFEs derived from detailed hydraulic analysis are shown at select intervals within this zone.

Zone AO corresponds to areas of the 100-year, or 1% annual chance, shallow flooding (typically sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average flood depths derived from detailed hydraulic analysis are shown within this zone.

Zones B, C and X correspond to areas outside the 100-year or 1% annual chance floodplains, areas of 100-year sheet flow flooding with average depths less than 1 foot, areas of 100-year stream flooding where contributing drainage areas are less than 1 square mile, or areas protected from the 100-year or 1% annual chance flood by levees. No BFEs or depths are shown within these zones.

How do you obtain flood maps?

The three main sources are: FEMA Map Service Center, ODNR State (NFIP) Coordinator and local floodplain management offices. Cities, villages and counties that participate in the NFIP have established map repository sites usually located in local planning, zoning, building or engineering offices. To identify community floodplain management offices consult the ODNR, Division of Water Web site at: <http://www.dnr.state.oh.us/water/> or call (614) 265-6750.

FEMA Map Service Center and Flood Map Store

Digital versions and images of many communities flood maps are now available for viewing and printing from the on-line FEMA Flood Map Store at: <http://msc.fema.gov/>. This on-line store provides paper, scanned images on CD-ROM, and downloads of maps. The Flood Map Store allows users to create a FIRMette at no cost. A FIRMette is a section of the flood hazard map at 100% scale that can be printed on standard paper sizes (8 1/2 x 11, 8 1/2 x 14, and 11 x 17). A FIRMette is accepted by FEMA as a copy of the effective FIRM panel. Instructions for creating a FIRMette are provided on-line.

FEMA also provides maps through the Map Service Center.

Federal Emergency Management Agency
Map Service Center
P.O. Box 1038
Jessup, Maryland 20794-1038
Telephone: (800) 358-9616
Fax: (800) 358-9620

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Because the Map Service Center maintains thousands of flood maps, you will need to provide specific information about the map(s) you want to order, such as the name of the community and the county it lies in, or the six-digit community number. If you need additional help call 1-877-FEMA MAP.

Ordering the FIRMs and FIS data:

Because of the scale at which the maps are printed, there may be multiple map panels that cover a particular community. Each series of community maps have an "index" map to help you locate the specific panel that you need. To order a specific map panel from FEMA's Map Store you will need to know the following:

- Full name of the community shown on the flood map (including the municipality, county, and state).
- The community-panel number and letter suffix that appear in the title box of each panel for an individual community's flood maps; or, the flood map number and letter suffix that appear in the title box of each panel for countywide flood maps.

The community identification number is a six-digit number (for Ohio communities it begins with 39xxxx). Individual four digit panel numbers and a letter suffix follow the community number. For example, panel No. 5 for the City of Mentor's FIRMs is 390317 0005 E.

FEMA's map modernization effort will result in all maps being formatted on a countywide basis in digital format. The countywide format incorporates all villages, cities and townships onto one map set. Flood maps in the countywide format have a map number composed of five digits with the letter "C" indicating it is a countywide map with the four digit panel number following. Use the community "index" map to determine which panel your desired site will appear on. Available digital coverages are on CD-ROMs. The Flood Map Store provides a list of current maps in digital format.

Requests for printed copies of effective FIRMs and FIS Reports should be submitted to FEMA's Map Service Center by telephone at (800) 358-9616 or facsimile at (800) 358-9620.

Flood Insurance Study (FIS) Supporting Data Requests

FEMA has created seven categories for FIS data requests:

- Category 1 paper copies, diskettes, microfiche of hydrologic & hydraulic backup data for current or historical FISs

- Category 2 paper or mylar copies of topographic mapping from FIS process
- Category 3 paper copies or microfiche of survey notes from FIS
- Category 4 paper copies of individual Letters of Map Change
- Category 5 paper copies of preliminary map panels
- Category 6 computer tapes or CD-ROMs of Digital Line Graph or Digital Flood Insurance Rate Map files
- Category 7 computer diskette and user manual for FEMA models

A nonrefundable fee of \$120 is required to initiate requests for data from categories 1,2, and 3 to cover the costs for research and retrieval. Consult the FEMA Map Service Center http://www.fema.gov/fhm/frm_fees.shtm for requestors that are exempt from the fees. No initial fee is required for requests in categories 4-7; however, flat user fees do apply.

The average request takes 2-3 weeks to fill. Payment of fees can be made by check, money order, or credit card. Requests may be faxed to the following numbers: Letters of Map Change (703) 751-7415; Flood Insurance Studies or FIS technical and administrative support data (703) 751-7391. Written requests and payments may be mailed to:

FEMA Project Library
c/o Michael Baker Jr., Inc.
3601 Eisenhower Avenue
Alexandria, Virginia 22304

How do I obtain additional information?

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, or administrative policies 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>

Ohio Department of Natural Resources
Division of Water
Floodplain Management Program
2045 Morse Road, Bldg. B-2
Columbus, Ohio 43229-6693
Voice: (614) 265-6750 Fax: (614) 265-6767
Website: <http://www.dnr.state.oh.us/water>

