



Ohio Family

Ohio



**Know your area.**  
**Learn your flood risk and keep on top of when maps change for your area.**



**IT IS YOUR RESPONSIBILITY TO KNOW YOUR RISK AND PROTECT YOUR HOME.**

## What is a Flood?

Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Many conditions can result in a flood: broken levees, outdated or clogged drainage systems and rapid accumulation of rainfall.

Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history, it's also based on a number of factors: rainfall, river-flow and topography, flood-control measures, and changes due to building and development.

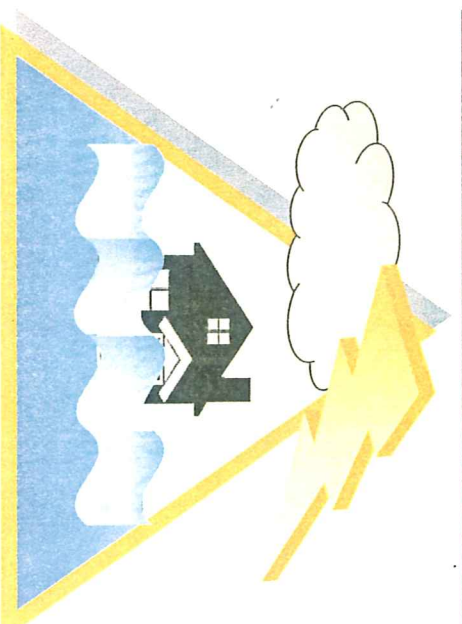


Flood Hazard Maps have been created to show different degrees of risk for your community, which help determine the cost of flood insurance. The lower the degree of risk, the lower the flood insurance premium. These can be viewed by contacting Floodplain Manager Dan Wilhoite from the Medina County Highway Engineer call

*Flood information provided by*  
<http://www.fema.gov/business/nfip/>

Disaster Assistance.gov  
ACCESS TO SHARER HELP AND RESOURCES

**Everyone lives in a flood zone**



**Learning what coverage you have before a disaster will help you recover without added stress.**



Medina County Emergency Management Agency  
555 Independence Drive  
Medina, Ohio 44256  
330-722-9240 Phone



*Flooding can happen anywhere, but certain areas are especially prone to serious flooding. To help communities understand their risk, flood maps (Flood Insurance Rate Maps, FIRMs) have been created to show the locations of high-risk, moderate-to-low risk, and undetermined risk areas.*



FEMA



Ready  
Prepare. Plan. Stay Informed.



## Defining Flood Risks

### High-risk areas (Special Flood Hazard Area or SFHA)

High-risk areas have at least a 1% annual chance of flooding, which equates to a 26% chance of flooding over the life of a 30-year mortgage. All homeowners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance. They are shown on the flood maps as zones labeled with letters A or V.

### Moderate-to-low risk areas (Non-Special Flood Hazard Area or NSFHA)

In moderate-to-low risk areas, the risk of being flooded is reduced, but not completely removed. These areas are outside the 1% annual flood-risk floodplain areas, so flood insurance isn't required, but it is recommended for all property owners and renters. They are shown on flood maps as zones labeled with the letters B, C or X (or a shaded X).

**Flooding is the number ONE disaster in Medina County. Call your agent today to find out more about NFIP Insurance to protect your family and home.**

When property owners receive financial assistance from the Federal Government following a Presidentially declared disaster, they may be required to purchase flood insurance coverage.

**Undetermined-risk areas**  
No flood-hazard analysis has been conducted in these areas, but a flood risk still exists. Flood insurance rates reflect the uncertainty of the flood risk. These areas are labeled with the letter D on the flood maps.