

NOTES TO USERS

use in administering the National Flood Insurance Program. Users should identify all areas subject to flooding, particularly from sources of small size. The community map repository is updated for possible updated or additional flood hazard information.

Information in areas where Base Flood Elevations (BFEs) have been determined, users are encouraged to use Profiles and Floodway Data and/or Summary of Stillwater Profiles contained within the Flood Insurance Study (FIS) report for this FIRM. Users should be aware that BFEs shown on this map are rounded whole-foot elevations. These BFEs are for insurance rating purposes only and should not be used as flood elevation information. Accordingly, flood elevation information in the FIS report should be utilized in conjunction with the information of construction and/or floodplain management.

The floodways were computed at cross sections and between cross sections. The floodways were based on assumptions with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are in the Flood Insurance Study report for this jurisdiction.

Information in Special Flood Hazard Areas may be protected by flood insurance. Refer to Section 2.4 "Flood Protection Measures" in the Flood Insurance Study report for information on flood control structures.

Information used in the preparation of this map was Ohio State Plane (FIPS zone 3402). The horizontal datum was NAD 83. Differences in datum, spheroid, projection or State Plane coordinate production of FIRMs for adjacent jurisdictions may result in differences in map features across jurisdiction boundaries. This does not affect the accuracy of this FIRM.

Information on this map are referenced to the North American Datum of 1988. These flood elevations must be compared to ground elevations referenced to the same vertical datum. Information regarding conversion between the National Geodetic Survey of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at www.ngs.noaa.gov or contact the National Geodetic Survey at the following address:

National System Division
Flood Survey, NOAA
1675 Jefferson Center
Highway 101
Silver Spring, Maryland 20910

For elevation, description, and/or location information about flood hazards shown on this map, please contact the Information Office of the National Geodetic Survey at (301) 713-3242, or visit the National Geodetic Survey website at www.ngs.noaa.gov.

Information shown on this FIRM was derived from Digital Orthophoto Imagery produced by Clermont County at a scale of 1:1200 dated 1998 and USGS Digital Orthophoto Quadrangles (DOQs) produced 1992-2000 from National Aerial Photography Program (NAPP) photography dated 1988 or later.

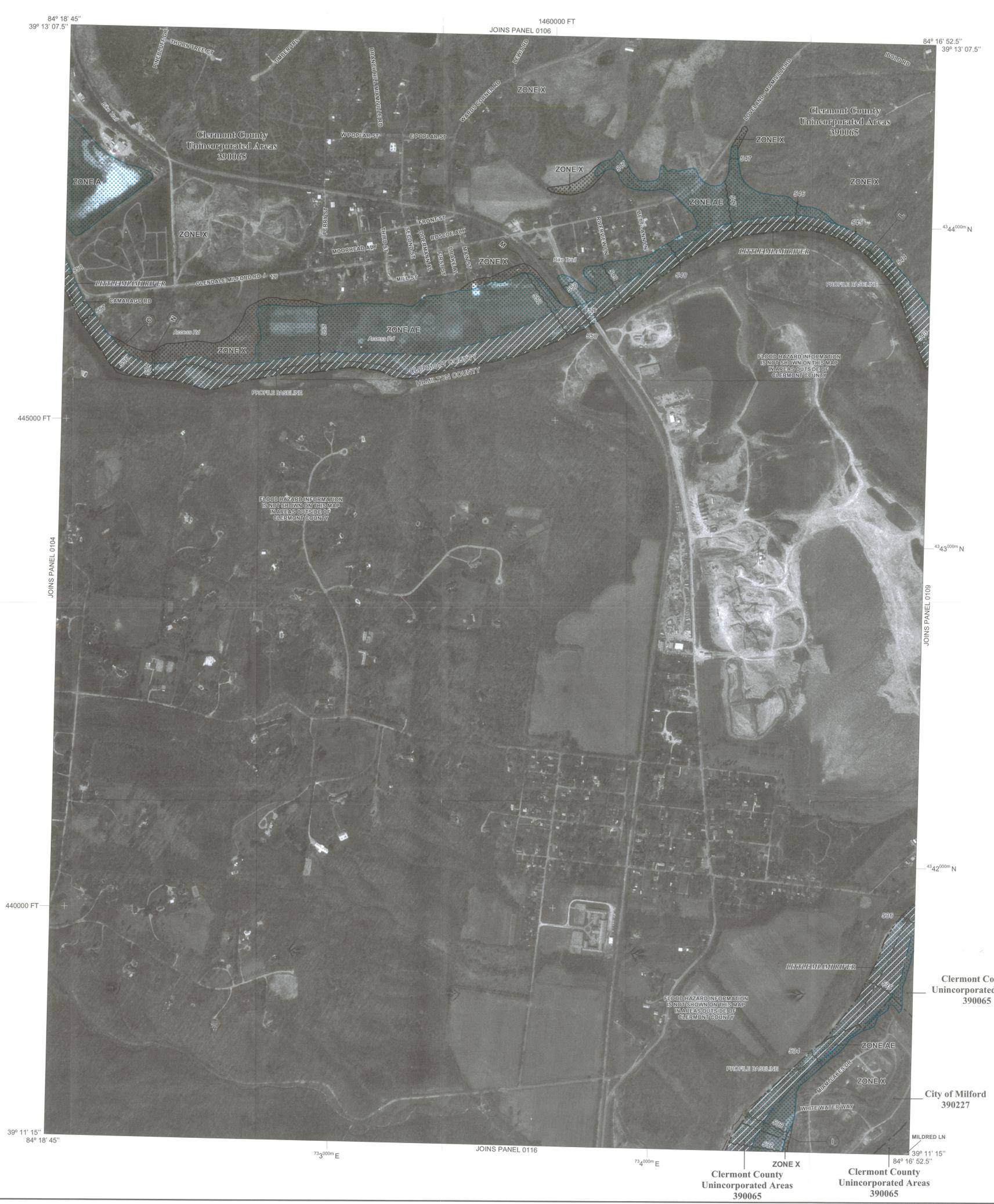
Profile lines depicted on this map represent the hydraulic modeling used to determine the flood profiles in the FIS report. As a result of improved hydraulic modeling, the profile baseline, in some cases, may deviate significantly from the centerline or appear outside the Special Flood Hazard Area.

Information shown on this map are based on the best data available at the time of publication. Because changes due to annexations or deletions have occurred after this map was published, map users are encouraged to contact appropriate community officials to verify current corporate boundaries.

For a separately printed Map Index for an overview map of the entire layout of map panels; community map repository addresses; and communities table containing National Flood Insurance Program community as well as a listing of the panels on which each community is located.

For a Map Service Center at 1-800-358-9616 for information on products associated with this FIRM. Available products may include printed Letters of Map Change, a Flood Insurance Study report, digital versions of this map. The FEMA Map Service Center can be reached by Fax at 1-800-358-9620 and their website at www.fema.gov.

For questions about this map or questions concerning the National Flood Insurance Program in general, please call 1-877-FEMA-MAP (1-877-366-2347) or visit the FEMA website at www.fema.gov.



LEGEND

SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD
 The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, A99, V, and VE. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood.

- ZONE A** No Base Flood Elevations determined.
- ZONE AE** Base Flood Elevations determined.
- ZONE AH** Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- ZONE AO** Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.
- ZONE AR** Special Flood Hazard Areas formerly protected from the 1% annual chance flood by a flood control system that was subsequently determined. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
- ZONE A99** Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined.
- ZONE V** Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations determined.
- ZONE VE** Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

FLOODWAY AREAS IN ZONE AE
 The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.

OTHER FLOOD AREAS

- ZONE X** Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

OTHER AREAS

- ZONE X** Areas determined to be outside the 0.2% annual chance floodplain.
- ZONE D** Areas in which flood hazards are undetermined, but possible.

COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS

OTHERWISE PROTECTED AREAS (OPAs)
 CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

- 1% annual chance floodplain boundary
- 0.2% annual chance floodplain boundary
- Floodway boundary
- Zone D boundary
- Zone X boundary
- CBRS and OPA boundary
- Boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.
- Base Flood Elevation line and value; elevation in feet* (EL 987)

*Referenced to the North American Vertical Datum of 1988

- ⊙ ⊙ Cross section line
- ⊖ ⊖ Transverse line
- 45° 02' 08", 93° 02' 12" Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
- 49° 00' 00" N 1000-meter Universal Transverse Mercator grid values, zone 15
- 4989000 FT 5000-foot grid ticks: Ohio State Plane coordinate system, South zone (FIPS Zone 3402), Transverse Mercator
- DXS510x Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M1.5 River Mile

MAP REPOSITORY
 Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP
 March 16, 2006

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

To determine if flood insurance is available in this community contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0108G

FIRM
FLOOD INSURANCE RATE MAP
CLERMONT COUNTY, OHIO
AND INCORPORATED AREAS

PANEL 108 OF 400
 (SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
CLERMONT COUNTY	390065	0108	G
MILFORD, CITY OF	390227	0108	G

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

MAP NUMBER
39025C0108G

EFFECTIVE DATE
MARCH 16, 2006

Federal Emergency Management Agency