



Licking County Planning Department
And Offices of Community & Economic Development
20 South Second Street, Newark, Ohio 43055

2009 Severe Weather Calendar of Events

[National Flood Safety Awareness Week - March 16-20, 2009](#)

Ohio's Spring Severe Weather Awareness Week - March 22-28, 2009

Statewide Tornado Drill - March 25, 2009 9:50 a.m.

[National Lightning Safety Awareness Week - June 21-27, 2009](#)

Ohio's Winter Safety Awareness Week - November 15-21, 2009

National Flood Safety Awareness Week March 16 - 20, 2009

by Julia Dian-Reed, National Weather Service, Jeff Walker, Licking County Emergency Management Agency/Homeland Security/911 Agency, Jim Mickey, Licking County Planning Department, and the Ohio Committee for Severe Weather Awareness

Seasons come and seasons go, but the need for safety in dealing with severe weather events knows no season. In fact, the more information we have regarding extremes of nature, the better that we can protect our family, our property, and our community.

Licking County officials have partnered with various other agencies and entities to present the following information to help increase the safety of our citizens as we leave winter weather behind us and head into the spring and summer seasons.

Determining Flood Risk and Flood Insurance

Q: What is flood insurance?

In 1968, Congress created the National Flood Insurance Program (NFIP) in response to the rising cost of taxpayer funded disaster relief for flood victims and the increasing amount of damage caused by floods.

Q: Why do I need flood insurance?

Flood losses aren't covered by your homeowners insurance policy. Local flooding can happen in all parts of the country at almost any time of the year. Flooding causes more damage in the United States than any other severe weather related event, an average of \$4.6 billion a year in the past 20 years (1984-2003).

Q: How do I obtain a flood insurance policy?

You can purchase National Flood Insurance from private insurance companies and agents. In fact, you may be able to purchase it with a credit card. Currently, there are over 100 insurance companies that sell National Flood Insurance coverage, in addition to some 60,000 independent insurance agents.

If the seller of the property has flood insurance coverage on the building, that policy can be assigned to the buyer at the time of closing. If the mortgage company requires flood insurance as a condition of the loan, the lender may escrow flood insurance premiums - making it easy to ensure that you will not get caught without flood insurance when a flood threatens your home.

Q: Who can purchase flood insurance?

Anyone can purchase National Flood Insurance, no matter where you, if your community participates in the NFIP, except in the Coastal Barrier Resources System (CBRS) areas. The NFIP was created in 1968 to provide flood insurance to people who live in areas with the greatest risk of flooding, called Special Flood Hazard Areas (SFHAs). In fact, under the National Flood Insurance Act, lenders must require borrowers whose property is located within an SFHA to purchase flood insurance as a condition of receiving a federally regulated mortgage loan.

Lenders should notify borrowers if their property is located in an SFHA and National Flood Insurance is required.