



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.

Flood Facts, Safety Tips and Insurance Information
National Flood Safety Week is March 16-20, 2009

Most communities in the United States can experience some kind of flooding after spring rains, heavy thunderstorms or winter snow thaws. Floods can be slow or fast-rising, but generally develop over a period of days. Flash floods usually result from intense storms dropping large amounts of rain within a brief period. Flash flooding can occur with little or no warning and can reach its peak in only a few minutes.

Emergency Information

Flood waters can be extremely dangerous. The force of six inches of swiftly moving water can knock an adult person off his or her feet. The best protection during a flood is to leave the area and seek shelter on higher ground.

Flash flood waters move very quickly and can roll boulders, tear out trees, destroy buildings and obliterate bridges. Walls of water can reach heights of 10 to 20 feet and generally are accompanied by a deadly cargo of debris. The best response to any signs of flash flooding is to move immediately and quickly to higher ground.

Just two feet of moving water can float and carry away most vehicles, including sport utility vehicles (SUVs) and pickup trucks. You can protect yourself best by being prepared and having time to act.

Before a Flood

- Check with your local floodplain administrator to determine if you live in a flood-prone area.
- Visit the Ohio Dept. of Natural Resources, Division of Water's Web site at: <http://www.dnr.state.oh.us/Portals/7/floodpln/communitylist.pdf> for a list of Ohio's local floodplain administrators.
- Visit this Ohio Dept. of Natural Resources, Division of Water's site for additional information on flood maps and flood insurance studies: <http://www.dnr.state.oh.us/water/floodpln/mapinsur/tabid/3516/Default.aspx>
- Consider installing check valves in building sewer traps to prevent flood waters from backing up in sewer drains.
- Plan and practice an evacuation route.
- Have disaster supplies on hand.
- Develop an emergency communication plan.
- Flood damage to vehicles is covered by auto insurance when comprehensive coverage is purchased.

During a Flood Watch

- Listen to a radio or television for the latest storm information.
- Fill bathtub, sinks and jugs with clean water in case water becomes contaminated.
- Move valuable household possessions to upper floors or to safe grounds if time permits.
- If you are instructed by local authorities, turn off all utilities at the main power switch and close the main gas valve.
- Be prepared to evacuate.

Flood Safety

During a Flood Warning

- If indoors, turn on a battery-powered radio or NOAA Weather Radio to get the latest emergency information. If your area is advised to evacuate, do so immediately.
- If outdoors, climb to high ground and stay there. Avoid walking through any flood waters.
- If you are driving and have come to a flooded area, turn around and go the other way. Many deaths have resulted from attempts to drive through flooded roadways.

During an Evacuation

- If advised to evacuate, do so immediately.
- Evacuation is much simpler and safer before flood waters block your escape. Leave early enough to avoid being marooned by flooded roads.
- Never attempt to drive or walk through flood waters. Water could be deeper than it appears and floodwater currents can be deceptive. Remember, it only takes two feet of water to carry away most vehicles.
- Listen to a battery-operated radio or TV for evacuation instructions.
- Follow recommended evacuation routes. Shortcuts may be blocked.

After a Flood

- Flood dangers do not end when the water begins to recede. Listen to a radio or television and do not return home until authorities indicate it is safe.
- Remember to help those who may require special assistance: infants, young children, the elderly and people with disabilities.
- Before entering a flood-damaged building, check the foundation for cracks and inspect porch roofs and overhangs to be sure they are adequately supported. Ask a building inspector to check the house before you go inside.
- Be alert for gas leaks. Do not strike a match or use open flame when entering a building unless you know the gas has been turned off and the area ventilated.
- Do not use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.
- For more information on floods or flood safety, contact your state or local emergency management

agency; the Ohio Department of Natural Resources, Division of Water; the National Weather Service; or your local American Red Cross chapter.

See www.floodsmart.gov, www.ohioinsurance.org/pdf/flood.pdf, www.disastereducation.org/guide.html, www.dnr.state.oh.us/water/floodpln/default.htm, or www.fema.gov/hazards/flood/ for additional information.

Additional Flood Safety Tips

- Evacuate areas that are subject to flooding. This includes dips, low spots, canyons, washes, etc.
- If driving, be aware that the road bed may not be intact under flood waters. Turn around and go another way. **NEVER** drive through flooded roads or low water crossings. Rapidly rising waters may engulf the vehicle and sweep it away.
- If camping, choose camp sites along waterways with care. Remember that storms that are miles away could bring raging water your way.

Flood Insurance & Disaster Assistance Information

Flooding can occur during any season. In fact, Ohio has been granted federal disaster declarations for winter flooding two years in a row. The National Flood Insurance Program (NFIP) estimates that 90 percent of all natural disasters involve flooding. A home has a four times greater risk of flooding than burning, during the course of a 30-year mortgage.

Get the Information and Facts on Flood Insurance

Visit <http://www.floodsmart.gov> to learn more about flood insurance. This site provides basic information about flood insurance and provides features to obtain an estimated flood insurance premium, assess a building's flood risk and find an insurance agent in your community.

Flood Insurance Facts

- Losses caused by flooding are not covered by homeowners or renters insurance. Coverage is available through a separate flood insurance policy. The program is administered by the Department of Homeland Security's Federal Emergency Management Agency (FEMA).
- Flood coverage is available for any building located in a community that has qualified for the NFIP. Buildings do not have to be located in a floodplain to be eligible for flood insurance.
- Most Ohio communities qualify for the NFIP. According to FEMA, approximately 280,000 structures are located in Ohio's mapped floodplain areas with a value of \$11 billion. About 10 percent of these structures are protected by flood insurance. To view a list of communities participating in the National Flood Insurance Program, visit: <http://www.fema.gov/cis/OH.pdf>.
- As of August 2008, the updated flood insurance premium on Ohio is \$681 annually, compared to \$532, nationally.
- Licensed property/casualty insurance agents or brokers can sell flood insurance. The NFIP's toll-free agent referral program number is 1-800-427-4661, for those having difficulty finding flood coverage.
- Flood damage to vehicles is covered by auto insurance when comprehensive coverage is purchased.

About the Policy

- There is a 30-day waiting period before a new or modified flood insurance policy goes into effect, unless it is a condition for obtaining a mortgage.
- The standard flood insurance policy covers direct losses caused by a flood, less an insurance deductible.
- Flood insurance protects against damages caused by surface flooding, with limited coverage in basements. It does not usually cover damages from sewer backup or sump pump failure.
- Two types of coverage are available: **Structure Coverage** for walls, floors, insulation and furnace, and for specified items permanently attached to the insured structure and **Contents Coverage** for items contained within an insured structure.

- Homes can be insured up to \$250,000; furnishings and contents coverage is available up to \$100,000. Commercial (business) coverage is available up to \$500,000.
- To file a flood insurance claim, contact the insurance agent or company who sold you the policy.

Flood Terminology

Flood – A condition that occurs when water overflows the natural or artificial confines of a stream or body of water, or accumulates by drainage over low-lying areas.

General River Flooding – follows heavy rain, snow melt or their combination. While river flooding typically occurs slowly, allowing more time to take protective measures, extreme flash flooding or a breakup of an ice jam along a river can produce more rapid river rises.

Urban and Small Stream Floods – occurs when heavy rain falls, resulting in flooded streets, underpasses or drainage ditches in urban areas, and creeks in rural areas. Not usually life-threatening on its own, but can be, if motorists drive through a flooded roadway or children play near a storm drain or drainage ditch.

Flash Floods – Rapid and life-threatening floods from heavy rains occurring in a short period of time, usually in hilly or mountainous areas, or produced by the failure of a dam.

Flood/Flash Flood Watch – Usually issued for several hours indicating that conditions are favorable for possible flooding or flash flooding.

Flood/Flash Flood Warning – Issued when flooding or flash flooding is imminent or occurring. This indicates a need to take protective measures.

Disaster Assistance Availability

- Most forms of federal disaster assistance are available to individuals and businesses only if the president declares a federal disaster for a specified area(s).
- With a federal declaration, individuals may be eligible to apply for the FEMA Individuals and Households Program, the low-interest Small Business Administration (SBA) Home/Personal Property Loans or SBA Business Loans.
- The average federal individual and family grant is usually less than \$2,500.
- The average duration and loan payment of a SBA loan is 18.5 years and \$140 per month.
- The State of Ohio Individual Assistance Grant Program (State IA Program) may also be available to flood victims for losses and expenses incurred by individuals and families who do not qualify for the SBA loan program.

Additional information on flood insurance is available at <http://www.fema.gov>.



Insurance Tips during Rebuilding

Take the following steps to ensure an effective repair:

- If you feel the settlement offered by your insurer is not fair or complete, contact the company and be ready to provide information to support your claim.
 - Protect yourself from shoddy workmanship by using licensed, reputable contractors. Be sure they secure the proper building permits. Beware of contractors requiring a large payment up front or whose bids are amazingly low.
 - If your home was destroyed beyond repair and you decide to rebuild on another lot or purchase another home instead of rebuilding, check your insurance policy and discuss this with your insurance agent or company representative. There may be limitations on what your insurer will pay for if you do not rebuild on the same property.
 - If you choose to build or rebuild, check with your community's floodplain administrator to learn about your community's flood safety standards. These standards are required for all new floodplain development or substantially damaged/improved structures in the floodplain and can help avoid having your home and property damaged or destroyed by flood again. In addition, flood insurance premiums are much lower for structures built in compliance with your local flood damage prevention regulations.
 - Remember, your settlement will not necessarily be the same as your neighbors'. Your coverage may be different, as well as the level of damage caused by the storm.
 - Your insurance policy provides coverage to repair or replace property you had prior to the storm. It will not pay for improvements.
 - If you know your home is not up to local building code standards, you may be required to rebuild the damaged sections according to current codes. In some cases, this may mean a design or building material change that may cost more. Generally, a standard homeowner's insurance policy does not cover such additional expenses. You may want to consider a policy endorsement that pays a specified amount toward such required improvements.
- Consider using this checklist before you arrange for disaster repairs to your home:
- Obtain more than one estimate. Do not be bullied into signing the first contract that is presented to you.
 - Obtain all information contained in the bid: costs, work to be completed, repair time, payment schedules, contractor guarantees. Ensure all details are provided.
 - Ask for references and be sure to check them out.
 - Never sign a contract that is incomplete or blank.
 - Do not pay for the repairs or sign a certification of completion until all work has been completed in accordance with the contract specifications.
 - Disaster repairs often heighten the opportunity for insurance fraud and abuse. Do not be tempted to

conspire in a fraudulent insurance claim. Insurance fraud is a felony.

- Be aware that insurance coverage may be void if policyholder misrepresentation is discovered.

Limitations of the Flood Insurance Policy

- If your home or business is damaged by a flood, you may be required to meet certain building requirements in your community to reduce future flood damage before you repair or rebuild. To assist you in covering the cost of meeting those requirements, the Increased Cost of Compliance (ICC) endorsement has been added to the standard flood insurance policy.
- If you own structures determined by the community to be substantially damaged or repetitively damaged by a flood, you may file an ICC claim. Up to \$30,000 may be available to help bring your home or business into compliance with the local floodplain code.

Don't Be Victimized Twice – Avoid Disaster Fraud

After a disaster, you are often confronted with making difficult repair decisions in a short period of time. It is important that you educate yourself to avoid dishonest contractors during these hectic times.

Victims of any recent storm or flooding should be extremely cautious and not let the sense of urgency to repair lead them into making a regrettable decision. Before hiring contractors, check their references and clear them through a local Better Business Bureau or the Ohio Attorney General's Consumer Protection Section online at www.ag.state.oh.us or by calling toll-free at 1-800-282-0515.

Use the following online resources to assure that you are taking the right steps to making repairs:

- Ohio Department of Insurance contractor's Toolkit information:

www.ohioinsurance.gov/ConsumServ/HomeScamsToolkit.htm

- Ohio Insurance Institute contractor hiring tips:

www.ohioinsurance.org/newsroom/newsroom_full.asp?id=419

- National Insurance Crime Bureau brochure: www.nicb.org/pdfs/13734_Disaster_Eng.pdf

- Insurance Information Institute's downloadable home inventory software: www.knowyourstuff.org