

Flood Insurance

Most homeowner insurance does not cover damages that occur as a result of flooding. However, because Licking County is a member of the National Flood Insurance Program (NFIP) and the Community Rating System (CRS), and has adopted regulations that will minimize flood damage to new developments, you are eligible to purchase special flood insurance from your existing insurance agent. If your home was built before Dec. 1, 1983, the insurance rate you pay will be partially subsidized by the federal government. If your home was built after Dec. 1, 1983, the insurance rate will depend on how susceptible your home is to flooding. **If your home is in a location that is not mapped as a special flood hazard area, you are still eligible to purchase flood insurance and receive that coverage at a lower cost.** Flood insurance may be purchased for your home, the contents of your home, or both. A 30-day waiting period between purchase and effective coverage is required. Call your insurance agent or this office for details.

Flood Hazard

Flooding is a reality in Licking County. In January and February of 1959, flooding caused an estimated \$4,000,000 worth of damages in the county. An estimated 3,500 residents were forced from their homes by the rising waters from primarily the South Fork, Licking River, Racoon Creek, and their tributaries.

In the past, major flooding has occurred every ten years in the Buckeye Lake and Hebron areas. Flash flooding occurs throughout the county. Examples of recent flash floods include the flooding that occurred in the northern part of the county in June 1989 and in the Marne area in June of 1990 and 1995.

Property Protection

Being prepared for flooding problems can go a long way toward saving lives and property. There may be some preventative measures you can take to protect your home and property. Some of these activities are as simple as raising your dryer vent and fireplace clean-out above the flood level. More expensive permanent retrofitting activities include raising the house above the flood level or building a landscaped mound around your home. This requires a permit. Some emergency measures include moving your furniture to the highest location possible and sandbagging. High winds associated with storms and floods can also cause property damage. For more information or technical assistance, please call the Licking County Planning Department or the Licking County Homeland Security/EMA.

Drainage Maintenance

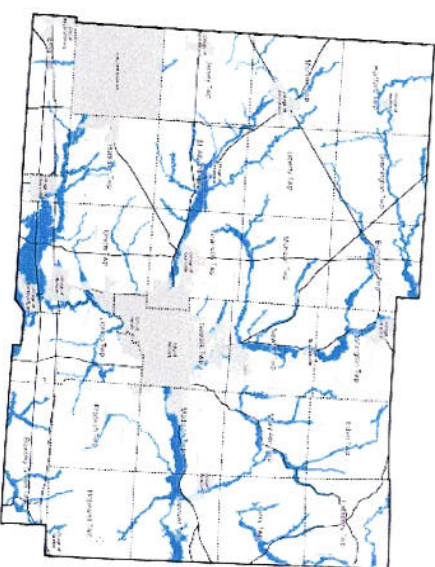
Dumping anything into the ditches or streams is prohibited. Even grass clippings and tree branches can accumulate and plug up channels and culverts. If your property is located next to a ditch or stream please do your part and keep the banks clear of debris and vegetation not growing at the site.

If you see dumping or debris in ditches or streams, contact your Township Trustees or the County Engineer at (740) 670-5280.

Natural and Beneficial

Under natural conditions, a flood causes little or no damage. Within a watershed, every newly constructed home site will contribute to increased run-off. New development and every new home increases storm water run-off. This can directly affect the amount of flood waters at a particular site. Natural floodplains reduce erosion impacts and vegetation stabilizes soils during flooding, and also enhances water quality. It is the job of everyone to help preserve natural areas of the floodplain.

LICKING COUNTY FLOOD PROTECTION INFORMATION



LICKING COUNTY FLOOD HAZARD BOUNDARY MAP

SERVICES PROVIDED

*Flood maps and flood protection safety brochures are available at: Newark Public Library, 101 W. Main St., Newark, OH 43055; and at the Licking County Planning Department, 20 S. Second St., Newark, OH 43055, or Licking County web site at www.lccounty.com.

*Flood warning and flood safety information is available at: Licking County Homeland Security/EMA, 155 E. Main St., Newark, OH 43055.

*Flood zone determinations and flood-proofing advice can be received at: Licking County Planning Department 20 S. Second St., Newark, OH 43055.

FLOOD WARNING SYSTEMS

In the event of imminent flood conditions, a flood warning will be issued by the National Weather Service or local authorities and will be broadcast over local radio stations and NOAA Weather/All Hazards Radio. Flood warning times vary by weather and river conditions. If conditions are judged threatening to you or your property, Licking County Emergency Management Agency personnel, together with the local Sheriff Department and Fire Department, will drive through your area. You will be kept informed of the situation by door-to-door contact, the use of public address systems on emergency vehicles, and broadcasts by local radio stations. For more information on evacuation safety and preparation, visit the Newark Public Library and ask for the publications and information dealing with flood safety. You may also contact the Licking County Homeland Security/EMA at (740) 670-5575. The primary alert station for Licking County is WNCI 97.9FM. Local radio stations that broadcast flood warnings include:

- *WCLT AM 1430 KHz Newark
- *WHTH AM 970 KHz Newark
- *WCLT FM 100.3 MHz Newark
- *WNKO FM 101.7 MHz Newark
- *WDUB FM 91.1 MHz Denison University

FLOOD SAFETY

Do not walk through water. Drowning is the number one cause of flood deaths. Currents are deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around barriers; the road or bridge may be washed out.

Stay away from power and electrical lines. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to your power company.

Have your electricity turned off by the power company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet, unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or a stick to turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that are covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, and factories. **WHEN IN DOUBT THROW IT OUT!**

FLOOD DEVELOPMENT REGULATIONS

In order to minimize public and private losses due to flood conditions, Licking County has adopted the **Flood Damage Prevention Regulations for Licking County, Ohio.**

**In part, these regulations state that no new building sites are permitted to be created within the flood hazard areas in the unincorporated areas of Licking County.

** If the building site was recorded before Dec. 14, 1995 then you can build within a flood hazard area, but the lowest floor of the structure (including basement) must be elevated at least two feet above the base flood elevation. This also includes any substantial improvement to an existing structure needed due to substantial damage of the structure. Substantial improvement is defined as any repair, reconstruction, or improvement to any existing structure that equals or exceeds 50% of the market value of the structure. Contact us for more details on this topic.

**Building sites in the unincorporated areas of Licking County that are considered to be in a flood hazard area require a permit that can only be issued through the Licking County Planning Department. Elevation Certificates are on file for structures permitted and built in the flood hazard area since 1984.

**If the project is commercial or industrial in nature, the structure must comply with the same regulations as with residential structures, or it may be flood-proofed.

**Any and all other activities within the flood hazard area must be documented at this office.

For further information concerning the flood hazard areas and what is permitted, please call the Licking County Planning Department at (740) 670-5200, or stop by the office located at 20 S. Second St., 1st Floor, Newark, OH 43055.

TO REPORT ILLEGAL ACTIVITY WITHIN THE FLOOD HAZARD AREA PLEASE CONTACT THE LICKING COUNTY PLANNING DEPARTMENT AT: (740) 670-5200