

Know what to do...

## Before a Flood

- Check with your local floodplain administrator to determine if you live in a flood-prone area. Lists of floodplain administrators are maintained by the Ohio Department of Natural Resources at: [www.dnr.state.oh.us/Portals/7/floodpln/communitylist.pdf](http://www.dnr.state.oh.us/Portals/7/floodpln/communitylist.pdf)
- Consider purchasing flood insurance. Flood insurance is available through the National Flood Insurance Program (NFIP) in any Ohio community that participates in the program.
- Ensure that your home emergency plan includes an evacuation route, in case you must leave your home in a hurry. Practice your plan.
- Learn more about flood safety, your flood risks, and flood insurance at: [www.floodsmart.com](http://www.floodsmart.com).

## During a Flood

- If indoors, listen to a NOAA Weather Radio or local news station for the latest emergency information. If your area is advised to evacuate, do so immediately.
- If outdoors, climb to higher ground and stay there. Avoid walking or driving through any floodwater.
- *Turn Around. Don't Drown.* Never drive through a flooded roadway. More than 70% of flood deaths occur when people purposely enter flood water. Do not attempt to cross flood water on foot or allow children to play in/near floodwaters.

## During a Flood

- Listen to local alerts and warning systems for emergency information.
- Emergency workers are responding. Return home when authorities indicate it is safe.

## Be Prepared

Recommended items to include in a Basic Emergency Supply Kit:

- ✓ Bottled water
- ✓ Non-perishable food that requires no cooking
- ✓ Flashlights and extra batteries
- ✓ Battery-powered NOAA Weather Radio or commercial radio
- ✓ Whistle to signal for help
- ✓ Moist towelettes, garbage bags for sanitation
- ✓ First-aid supplies and extra medications
- ✓ Wrench or pliers to turn off utilities
- ✓ Ensure that pets have plenty of water, food and supplies



[www.ready.ohio.gov](http://www.ready.ohio.gov)



[www.weathersafety.ohio.gov](http://www.weathersafety.ohio.gov)



[www.ema.ohio.gov](http://www.ema.ohio.gov)



[www.publicsafety.ohio.gov](http://www.publicsafety.ohio.gov)

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Protection Against  
**Flooding &  
Flash Flooding**  
Be Storm-Ready

Ohio Safety Tips

## Know Emergency Flood Information

Many Ohio communities can experience some type of flooding after spring rains, heavy thunderstorms or winter snow thaws. Floods can be either slow or fast-rising, but generally develop over a period of days. Flash flooding can occur with little or no warning and can reach its peak in only a few minutes.

Even if you live in a community with a low risk of flooding, keep in mind that anywhere it rains it can flood. Flood risk is based on rainfall topography, flood-control measures, river-flow and tidal-surge data, and changes due to new construction and development.

To protect yourself and others from the dangers of flooding, ReadyOhio and the Ohio Committee for Severe Weather Awareness suggest the following:

- Organize or restock disaster supplies kits for the home and for the vehicle (in case you need to evacuate), and make an emergency communications plan.
- Avoid building in a floodplain, unless you elevate and reinforce your home.
- Mitigate your home. Elevate the furnace, large appliances, water heater and electrical panel in your home if you live in a high flood risk area.
- Consider installing check valves in building sewer traps to prevent floodwaters from backing up into sewer drains.

## Know the Terms

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

**General River Flooding:** A condition that follows heavy rain, snow melt or a combination. River flooding typically occurs slowly, allowing more time to take protective measures. Extreme flash flooding or a break up of an ice jam can produce more rapid river rises.

**Urban and Small Stream Floods:** Flooding occurs when heavy rain falls, resulting in flooding streets, underpasses or drainage ditches in urban areas, and creeks in rural areas. This flooding is dangerous if motorists drive through a flooded roadway or if children play near a storm drain or drainage ditch.

**Flash Floods:** Rapid and life-threatening floods resulting from heavy rains that occur in a short period of time.

**Flood Watch:** A flood watch is issued for the potential of rapid flooding. A flood watch may also be issued when the onset of flooding is much slower, usually greater than six hours.

**Flash Flood Warning:** A flash flood warning signifies a short duration of intense or rapid flooding of counties, communities, streams, or urban areas.

## What to Know about Flood Insurance

FEMA manages the National Flood Insurance Program (NFIP), which makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management or ordinances to reduce the future flood damage.

- Flood losses are not covered under renter and homeowner's insurance policies. Flood insurance is available in most communities through insurance agents.
- Buildings in or outside an identified flood-prone area can purchase flood insurance, as long as the community is participating in the program. For an Ohio list, visit: [www.fema.gov/cis/OH.pdf](http://www.fema.gov/cis/OH.pdf)
- Flood insurance coverage can be purchased at any time, even during a flood, but there is a 30-day waiting period before the flood insurance policy goes into effect.
- Flood insurance is available to protect houses, condominiums, apartments and non-residential buildings, including commercial structures and their contents.
- The NFIP encourages people to purchase both building and contents coverage for the broadest protection.

For additional information, contact

- FEMA Natural Hazards Division  
1-800-CALL-FLOOD or visit [www.floodsmart.gov](http://www.floodsmart.gov)
- ODNR Division of Floodplain Management:  
614-265-6750 or visit [www.dnr.state.oh.us](http://www.dnr.state.oh.us)