Winter Severe Weather Awareness

Winter Safety Awareness Week: November 13-19, 2005

An Emergency Preparedness Guide
Ohio Committee for Severe Weather Awareness

December 2004 Ice Storm - Mason, Ohio (Warren County)

This publication is available with Web links on the Ohio Emergency Management Agency Web Page:

www.ema.ohio.gov/weather.htm

Bob Taft, Governor
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The Ohio Committee for Severe Weather Awareness sponsors an annual statewide poster contest in which first through sixth grade students create posters that illustrate how to prepare for and protect oneself from any severe weather that affects the state of Ohio: thunder or lightning storms, flooding, winter storms, excessive heat or tornadoes. The committee sends contest information packets to grade school art teachers throughout the state annually, by the end of February.

Katie Fernstrom, now a sixth-grader at Canfield Village Middle School in Mahoning County was the overall state winner for 2005. She, and 50 other state-level and regional poster winners received a variety of prizes during an awards ceremony at the Ohio State Fair in Columbus.

Complete rules for the Severe Weather Poster Contest can be found at:
www.ema.ohio.gov/PDFs/Severe_Weather
WHEREAS, Ohioans face a yearly threat of snow storms, freezing temperatures, ice storms, and severe winter weather; and

WHEREAS, it is incumbent upon government, at all levels, to promote effective emergency preparedness and management practices that will better protect the lives and property of the people of Ohio; and

WHEREAS, the Ohio Committee for Severe Weather Awareness is committed to educating the public on the methods of preparedness and response to the natural hazards that affect Ohio; and

WHEREAS, Ohio’s news media and state and local governments have proven their ability and willingness to work together to inform the public about severe weather safety; and

WHEREAS, these joint educational campaigns have proven effective in educating the citizens of Ohio about the actions they can take to prepare for and respond to severe winter weather events.

NOW, THEREFORE, I, BOB TAFT, Governor of the State of Ohio, do hereby designate

WINTER SAFETY AWARENESS WEEK
November 13-19, 2005

throughout the State of Ohio and encourage Ohio’s news media, local governments, and the Ohio Committee for Severe Weather Awareness to continue working together to educate Ohioans about the dangers of and the safety measures necessary for severe winter weather events.

On this first day of November 2005;

Bob Taft
Governor
The year 2005 will be forever remembered as the year of Hurricane Katrina. With that storm, the Gulf Coast suffered monumental loss of life and property. Ohio and other states not damaged pulled together to assist the residents of Louisiana, Mississippi and Alabama.

Hurricane Katrina also reminded each us how important it is to prepare for a weather emergency. Winter in Ohio poses dangers, both in the form of fast-moving storms or slow exposure to cold temperatures, resulting in hypothermia.

From December 22, 2004 through February 1, 2005, ice storms, heavy rains, severe snow storms and flooding affected all but 26 of Ohio’s 88 counties. Residents and business owners in 23 counties were eligible to apply for federal individual assistance; while 59 Ohio counties were eligible to apply for federal public assistance – reimbursement to state and local governments for the repair or replacement of disaster-damaged infrastructure or facilities. Nearly $7 million in grants and loans were approved for disaster assistance in Ohio.

While we cannot stop natural disasters from occurring, there are steps we can take to be safer. That’s the purpose of this guide.

The Ohio Committee for Severe Weather Awareness is comprised of 12 state and local agencies. This committee, now in its 27th year, has produced this 2005 Winter Severe Weather Awareness preparedness guide.

New this year is information on winter driving preparedness (Page 10). You’ll also find valuable winter weather safety and preparedness information for your home, your health, your family and your neighbors. Facts on topics such as winter flood safety, flood insurance, winter fire safety and winter weather preparedness are provided in a short, easy-reference format.

Also included is the winning submission from the annual poster contest (page 2). Each year the contest promotes severe weather safety awareness among elementary-age students and their families. The winning poster is used to promote awareness of the year-round threat of severe weather.

Every year, before spring and winter, the state of Ohio takes part in a weeklong observance of weather safety and preparedness. This year, Winter Severe Weather Safety Awareness Week is November 13 to 19. We encourage you to join us in promoting safety as part of this and every week of the year.

Sincerely,

Bret M. Atkins
2005 Chair, Ohio Committee for Severe Weather Awareness
Public Information Officer
Ohio Department of Health
The following is a list of forecast and warning terms that can be heard over the winter months. All of these weather warnings and advisories are issued by the National Weather Service (NWS).

**WINTER STORM OUTLOOK** - Issued prior to an official Winter Storm Watch. The outlook is given when forecasters believe winter storm conditions are possible. This is usually issued 48 to 72 hours in advance of a winter storm.

**WINTER STORM WATCH** - Alerts the public to the potential for blizzard conditions, heavy snow, significant icing or a combination of these events. Watches are usually issued 12 to 48 hours before the beginning of a winter storm.

**WINTER STORM WARNING** - Issued when a combination of heavy snow, heavy freezing rain or heavy sleet is expected to occur. Winter storm warnings are usually issued six to 24 hours before the event is expected.

♦ **Heavy Snow** - Around six inches of snow in 12 hours or less across northern Ohio, and four to five inches in 12 hours across central and southern Ohio; or around eight inches or more of snow in 24 hours or less across northern Ohio and six inches or more of snow in 24 hours across southern Ohio.

♦ **Significant Icing** - Usually an ice accumulation of 1/4 inch or more from freezing rain, an accumulation of 1/2 inch or more of sleet, or a combination of freezing rain and sleet.

**BLIZZARD WARNING** - Issued for sustained or gusty winds of 35 m.p.h. or more and falling or blowing snow creating visibilities below 1/4 mile. These conditions should persist for at least three hours.

**LAKE EFFECT SNOW WARNING** - Issued for the snow belt of northeast Ohio when lake effect snow is expected to accumulate to six inches or more in 12 hours or less, or eight inches of snow in 24 hours or less.

**WINTER WEATHER ADVISORIES** - Issued for accumulations of snow, freezing rain, freezing drizzle and sleet which will cause significant inconvenience and moderately dangerous conditions.

♦ **For snow** - Three to five inches in 12 hours or less will trigger an advisory for northern Ohio, while two to three inches will trigger an advisory in central and southern Ohio.

♦ **For freezing rain, freezing drizzle** - Any accretion or accumulation up to 1/4 inch.

♦ **For blowing and drifting snow** - When blowing snow will restrict visibility to 1/4 mile or less and cause significant drifting snow.

**LAKE EFFECT SNOW ADVISORY** - Issued when four to five inches of snow is expected to fall over the snow belt of northeast Ohio in 12 hours or less.

**WIND CHILL ADVISORY** - Issued when severe wind chill temperatures are expected.

**DENSE FOG ADVISORY** - Issued when widespread fog will reduce visibility to 1/4 mile or less.
Last winter (December 2004 to March 2005) will long be remembered in Ohio for significant storms and record snowfall amounts. On December 22, severe ice storms pummeled the entire southern half of the state, while heavy snow storms practically buried the northern half. Heavy ice caused transformers to explode, and downed hundreds of power lines and trees. According to National Weather Service reports, a swath of heavy snow cut through southeast Indiana and into the Miami Valley of Ohio. Snowfall totals of 20 inches or more were found along a line running from Eaton to Greenville, Piqua, Sidney and Bellefontaine. Along and west of the I-71 corridor between Cincinnati and Columbus, more than eight inches of snow fell. East of this line, areas saw periods of freezing rain and sleet, with a quarter-inch or more of ice developing in Batavia, Hillsboro, Circleville and Newark.

By Christmas Eve, more than 400,000 Ohioans in parts of the state were without power and heat. At one time, 90 percent of Highland County was without power and more than 200,000 Ohioans remained without electricity for more than a week.

Sixteen counties in the northern half of Ohio experienced a record-setting snow storm on December 22 and 23. The impact and damage from the storm was compared to the Blizzard of January 1978. Nearly two feet of snow fell on portions of northern Ohio. Wind gusts up to 30 mph caused near-blizzard conditions from Marion County into Erie and Huron counties. Officially, 23 inches of snow was measured at the Mansfield Lahm Airport in Richland County.

By December 28, Governor Bob Taft had declared a state of emergency for 20 counties.

Low pressure over Missouri moved rapidly northeast on January 5th and across Ohio on the 6th. A mixture of snow and freezing rain spread northeast across the state as the low approached. Significant ice accumulation occurred across parts of northern Ohio. Ice accumulations were greater than an inch in some areas. Up to 80 percent of electric customers in nine counties or more lost power. It took nearly three weeks for power to be completely restored.

From January 4 through 10, nearly 30 southern Ohio counties experienced temperatures exceeding 50 degrees and extended periods of heavy, waves of rain. Many areas received two to four inches of rain within a 24-hour period on top of the saturated ground caused by rapid snowmelt. Widespread flash flooding of roads and low-lying areas occurred across the region, with numerous creeks and streams rising out of their banks.

Significant river flooding occurred on the Muskingum, the Hocking, and the Ohio rivers. On the Ohio River, nine of 12 barges came loose in strong currents. Three barges sank under the gates of the Belleville Dam, while three others were forced up against the dam pier houses. Three other barges went through the structure and were recovered downstream.

In the north, heavy rain and runoff from snowmelt caused extensive, widespread flooding in more than 28 counties. Twenty to 30 homes in Marion County were heavily damaged by flooding. In Stark County, flood waters were as much as 10 feet deep, with at least six feet of water at the water treatment plant. The Akron-Canton Airport reported 5.62 inches of rain for the month of January, making it the fifth wettest January recorded. Cleveland recorded 5.92 inches of precipitation, making it Cleveland’s third wettest January. Richland County experienced its wettest ever January, receiving 6.08 inches of precipitation for the month. Thousands of homes reported flood damage due to sump pump failure or basement flooding.

An Alberta clipper system - a fast moving pressure system - tracked through the Ohio Valley January 20 and 21, and spread four to eight inches of snow across parts of western Ohio. A low pressure system produced one-quarter to one-half of an inch of freezing rain along and 30 miles east of the I-71 corridor, especially from Cincinnati to Columbus.

In all, residents and business owners in 32 Ohio counties were eligible to apply for Federal Individuals and Households Program (IHP) Assistance.

Fifty-nine Ohio counties became eligible to apply for federal disaster public assistance on February 15, 2005, following the ice storms, snow storms and floods of December 22 through February 1.

In late April, a low pressure system tracked across Ohio and changed the mixed rain and snow to all snow during the late day hours on the 23rd. Snow continued during the overnight hours, but became enhanced by Lake Erie during the morning hours of the 24th. Snowfall rates in some areas were well in excess of one inch per hour, and given how wet the snow was, damage from this storm was substantial. Finally, the snow came to an end during the early morning hours of the 25th. Officially, 12.4 inches of snow fell at Cleveland Hopkins International Airport. Other snowfall reports across Cuyahoga County included 25.3 inches in North Royalton and Broadview Heights, and 19.8 inches in Pepper Pike. In Geauga County, 21.8 inches of snow fell in Thompson.

Information from: www.nws.noaa.gov/
Winter Safety Tips

Protecting Your Home
Every home should have a disaster supplies kit: a battery-operated radio, flashlight, matches, extra batteries and an extra set of house and car keys. Stock ample wood for the fireplace and plenty of nonperishable foods that can be eaten without heating. Keep bottled water and juices on hand in case your power and water supplies are interrupted.

Other items to include in the kit are prescription medicines and nonperishable infant formula, especially if there is a chance that roads will be impassable.

Remove dead tree branches. Ice and snow, combined with winter winds, can cause limbs to snap.

Clean gutters. Snow and ice can build up quickly, especially if your gutters are clogged with debris. When thawing begins, water from melting ice has nowhere to drain and can back up under your roof and eaves, causing water damage to walls and ceilings. Consider buying screens to keep your gutters debris-free.

Check your homeowners insurance policy to make sure coverage is adequate for the type of winter weather in your area. Learn what is excluded from the policy.

Make sure auxiliary heaters and fireplaces are adequately maintained and serviced. Many fires related to auxiliary heating sources are preventable through simple maintenance. Before installing a wood-burning stove, check with local fire officials as to codes and proper installation techniques. Do not store kerosene in a non-approved container or in your home and be sure to keep alternative heat sources from flammable materials (walls, curtains, etc.).

During winter, drain pipes if your power goes off or if you plan an extended stay away from home. To drain, turn off the water heater and main water supply, open all faucets in the house and drain the system by keeping the valves open. Drain all toilets by holding the lever down until the tank empties.

If well water is used, the pump’s electric switch should be shut off and the pressure tank and system should be drained.

For additional information, visit the Ohio Insurance Institute site: [www.ohioinsurance.org/pdf/winter.pdf](http://www.ohioinsurance.org/pdf/winter.pdf)

Decatur Township (borders Brown and Adams counties) after an ice storm in 2003. Note the downed power lines on the left.
Wind Chill Temperature
Wind chill temperature is how cold people and animals feel when outside. Wind chill is based on the rate of heat loss from exposed skin caused by wind and cold. As the wind increases, it draws heat from the body, driving down skin temperature and eventually the internal body temperature. Therefore, the wind makes it FEEL much colder. If the temperature is 0 degrees Fahrenheit and the wind is blowing at 15 mph, the wind chill is -19°F Fahrenheit. At this wind chill temperature, exposed skin can freeze in 30 minutes.

Wind chill applies only to people and animals. Inanimate objects cannot cool below the actual air temperature.

The National Weather Service will issue advisories and/or warnings when wind chill conditions reach critical thresholds. A wind chill advisory is issued when the wind chill temperatures are potentially hazardous. When the wind chill temperature is -10°F to -24°F for more than a few hours, with winds of 10 mph or greater, a wind chill advisory is issued.

A wind chill warning is issued when wind chill temperatures are life threatening. When wind chill temperatures reach or exceed values of -25°F and colder for more than a few hours with winds of 10 mph or greater, a wind chill warning is issued.

Wind chill temperature is calculated using the following formula:

Wind Chill (°F) = 35.74 + 0.6215T - 35.75(V^0.16) + 0.4275T(V^0.16)

Where:  
T = Air Temperature (F)  
V = Wind Speed (mph)  
^ = raised to a power (exponential)

For additional information on wind chill, visit the National Weather Service Web site: www.weather.gov/om/windchill/
Winter Weather Preparedness for Schools

School administrators should coordinate and organize information to prepare a winter weather emergency plan. The following lists suggestions to follow while designing a winter disaster preparedness plan.

Gather Information
- Know where to get weather information. Invest in buying a NOAA Weather Radio; use local media sources, the Internet and paging services.
- Know how and where to get road information: City/local police road conditions, state and local transportation officials, and drivers or security teams are excellent sources.

Alert Students and Staff
- Alert students and staff to take action. Use mobile communication for bus drivers and a PA (public address) system for school staff and students.

Activate the Plan
- Determine when to activate plan. Gather information about the type of winter storm, expected impact, and time of impact on the school district. The primary decision will be whether to cancel, delay or hold classes as usual.
- In weather watch situations, immediate action will usually not be required.
- When a warning or advisory is issued, assess the weather situation by monitoring NWS forecasts, current weather conditions and road conditions.

Cancel or Delay Classes
- Determine when to cancel or delay classes. How much time do you have before the storm impacts the area? Not only must students be transported to schools safely, but also back to their homes by bus, car or on foot.
- What kind of an impact will the storm make? Will roads be impassable, or will road conditions just have a minimal effect on transportation of students, causing only slight delays.

School Bus Driver Actions
- For heavy snow or blowing and drifting snow - be familiar with alternate routes. Stay up to date on the latest forecast and maintain communication with school officials.
- For ice storms - remain alert for downed trees, utility lines and other road hazards. Be familiar with alternate routes. Stay up to date on the forecasts and maintain communication with school officials.
- For extreme cold - learn to recognize and treat symptoms of hypothermia and frostbite.

Safety Instructions
- Educate school staff and students. Conduct drills and hold safety programs annually.
- Participate in Winter Weather Awareness Week campaigns.
- Contact your local emergency management agency or National Weather Service office for a speaker to discuss winter weather safety.

School administrators can visit the Ohio Department of Education Web site at www.ode.state.oh.us, or call 1-877-644-6338 for additional information.
Know the Dangers

According to the U.S. Department of Commerce, approximately 70 percent of fatal automobile accidents are ice or snow-related. Another 25 percent of winter deaths can be attributed to people being caught out in a storm.

The National Weather Service reports that many people die when they attempt to leave their vehicle during a winter storm to walk to safety. Instead, stranded drivers should stay with the vehicle, tie a piece of cloth to the car’s antenna, and keep the car running while using the heater every 10 minutes out of each hour. People in the vehicle need to keep the interior lights on while the engine is running.

Stranded people can avoid hypothermia by constantly moving their arms and legs. Hypothermia is a serious condition that predominantly affects males and people over the age of 60. Warning signs for detecting severely low body temperature are memory loss, disorientation, incoherence, slurred speech, drowsiness, exhaustion and uncontrollable shivering. People generally suffer from hypothermia after being overexposed to extremely cold weather - which is another reason why stranded passengers should remain in their vehicles until help arrives.

Prepare the Vehicle

- Prepare your vehicle for the winter by getting a complete tune-up in the fall.

- Check your tire pressure at least once a month to ensure that tires are properly inflated. Identical tires should be used on all four wheels to improve vehicle handling. Ensure that tire treads are 1/16 inch for adequate traction.

- Have your exhaust system carefully checked for leaks that could send carbon monoxide into your vehicle.

- Check your radiator and hoses for cracks and leaks. Make sure the radiator cap, water pump and thermostat work properly. Test the strength of the anti-freeze and test the functioning of the heater and defroster.

- Make sure wipers are in good condition and fill up on winter washer fluid. Carry an extra jug of washer fluid in the vehicle.

Additional information is available at [www.redcross.org](http://www.redcross.org) and [www.gov.ns.ca/emo/](http://www.gov.ns.ca/emo/)
ATTOYER GENERAL’S OPINION NO. 97-015
Authority of County Sheriff to Close Roads during snow emergencies

“The county sheriff may, pursuant to R.C. 331.07 and R.C. 311.08, declare a snow emergency and temporarily close the state roads and municipal streets within his jurisdiction when such action is reasonably necessary for the preservation of the public peace. (1986 Op. Attorney General No. 86-023, approved and followed.)”

To briefly summarize this opinion, the county sheriff’s authority to close county and township roads during a snow emergency was expanded to include closure of state roads and municipal streets. The authority falls generally within a county sheriff’s duty to “preserve the public peace.” The Attorney General’s opinion is that there should be no distinction among the different types of roads within each county so long as the circumstances warrant closure during snow emergencies.

Winter Driving Preparedness

Prepare the Driver

• If you must drive in bad weather, ensure the vehicle has enough fuel. Try to keep the tank at least half-full to avoid fuel-line freeze up.

• Clear all snow from the hood, roof, windows and lights. Clear all windows of fog. If visibility becomes poor, find a place to pull off the road as soon as possible. It is better to stop at a rest area or go to a protected area.

• If you are forced to stop at the side of the road, put on your emergency flashers to alert other drivers.

• Give yourself extra travel time.

• Plan your route and let someone know your destination and expected time of arrival.

• Keep to the main roads and drive with caution.

• Avoid passing other vehicles when weather and road conditions are bad.

• Wear warm clothing that does not restrict movement.

• Take a cell phone with you.

If you become trapped in a storm or stuck in a snowbank, do not panic. The following steps can save your life:

• Avoid overexertion and exposure. Shovelling and bitter cold can kill.

• Stay in your car. You won’t get lost and you’ll have shelter.

• Keep fresh air in your car. Open a window on the side sheltered from the wind.

• Run the engine for 10 minutes every hour.

• Ensure the tail pipe is not blocked by snow.

• Set out a warning light or flares.

• Exercise your limbs - keep moving and don’t fall asleep.

• Wear a hat. You can lose up to 60 percent of body heat through your head.

• Keep watch for traffic or searchers.
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 floods occur with little or no warning and can reach full 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 FEMA Flood Map Store at: [www.fema.gov/nfip/fmapinfo.shtm](http://www.fema.gov/nfip/fmapinfo.shtm) to review the flood map for your property online. Visit the Ohio Dept. of Natural Resources, Division of Water’s web site at [www.dnr.state.oh.us/water/](http://www.dnr.state.oh.us/water/) for a list of Ohio’s local floodplain administrators.

- 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.

- Make sure all family members know how to respond in case of a flood.

### 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.
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 move stalled vehicles from flooded roadways.

During an Evacuation

• If advised to evacuate, do so immediately.

• Evacuation is much simpler and safer before flood waters become too deep for ordinary vehicles to drive through. 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.

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.

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### FLOOD FACTS

- Losses caused by flooding are typically 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.

- As of September 2004, the average Ohio premium for a NFIP policy was $568 annually, compared to $438 per year, 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.

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### 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 **Contents Coverage** for items permanently attached to the 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.
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 either 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 [www.fema.gov](http://www.fema.gov).

*Prospect, Ohio (Marion County) - January 2005*
## Holiday Time
The winter holidays are a time for celebration, and that means more cooking, lots of entertaining and an increased risk of fire. State Fire Marshal Stephen K. Woltz is urging Ohio families to pay particular attention to fire safety this holiday season. During last year’s holiday season (November 20, 2004 to January 8, 2005), 15 people died in the 4,120 residential fires that occurred in Ohio. Follow these fire prevention tips to help keep your family safer during the holidays:

### Trees
- When purchasing an artificial tree, look for a “Fire Resistant” label.
- When purchasing a live tree, check for freshness. Make sure the needles are soft and don’t easily fall off. Cut about one inch off of the bottom of the trunk before putting the tree in the stand. Add water, and water daily. Dry trees can quickly catch fire and burn in seconds.
- Do not block your exit door with your tree.
- Remove live trees from your home as soon as possible. Most Christmas tree fires occur on or after New Year’s Day.

### Lights
- Check each set for damaged sockets or wires. Discard the bad sets.
- Use UL approved light sets. Follow the manufacturer recommendations concerning the maximum number of light sets that can be connected together.
- Turn off all lights when you go to bed or leave the home.
- NEVER use electric lights on a metallic tree. You could get electrocuted.
- Use only light sets and extension cords marked “For Outdoor Use” outside your home.

### Decorations
- Use only non-combustible or flame-resistant materials to trim a tree.
- Keep small children and pets in mind when placing decorations on a tree.
- Never use lighted candles on or near a tree or other live plants.

### Cooking
Cooking is the number one cause of fires in homes. Most residential fires occur between the hours of 4 p.m. and 8 p.m. Every year in Ohio, 12 people lose their lives because of cooking-related fires and nearly 300 civilians are injured.
- Do not leave cooking food unattended. If you must leave, turn off the stove and oven.
- Do not put any combustible materials such as towels, pot holders, napkins, etc. near any heating appliances.
- Do not attempt to move a pan of grease that is on fire. Put a lid on the pan and turn off the heat source or use an ABC fire extinguisher. Alert the household so evacuation can begin.
- Do not wear loose fitting clothing while cooking.
- Do not leave pot handles sticking out for small children to grab or adults to knock over. Turn the handles toward the back of the stove.
Smoke Detectors
A smoke detector can make the difference between life and death. Fifty percent of all fire deaths occur in residences that were not equipped with working smoke detectors. Smoke detectors can provide early warning of fires, allowing time for people to escape and firefighters to arrive before the fire grows out of control.

• Smoke detectors cost between $5 and $20, and are available at most hardware and department stores. Purchase one that is Underwriters Laboratory “UL” approved.
• You should have at least one smoke detector located on each floor of the home and in every sleeping area.
• Check your smoke detectors monthly.
• Replace batteries twice a year. When you change your clocks, change your smoke detector batteries.
• Develop an escape plan that has two escape routes from each room. Practice this plan on a regular basis. Have a meeting point outside, so family and friends know where you will be.
• Get Out and Stay Out! Check for others on your way out. Never go back into a burning building.

Carbon Monoxide
Carbon monoxide (CO) is a colorless, odorless and tasteless gas and is known as “the silent killer.” When you breathe air containing carbon monoxide, it is absorbed through the bloodstream, displaces oxygen and inhibits the blood’s ability to carry oxygen to vital organs such as the heart and brain.

CO is a by-product of incomplete combustion. Any fuel-burning device has the potential to produce dangerous levels of CO gas. During last winter’s snow and ice storms and power outages, 28 Ohioans died of carbon monoxide poisoning by running gasoline generators in enclosed spaces.

The symptoms of CO poisoning are flu-like and include headache, fatigue, nausea, dizziness and confusion. Prolonged exposure can result in vomiting, blackouts and eventually, brain damage or death. The best way to alert your household of CO poisoning is to install a carbon monoxide detector to alarm of gas build up.

How to prevent CO poisoning:
• Have the heating system inspected and serviced at least once a year.
• Make sure chimneys and vents are checked for blockages, corrosion and loose connections.
• Open flues completely when fireplaces are in use.
• Use proper fuel in kerosene space heaters.
• Never burn charcoal or a barbecue grill inside a home or enclosed area.
• Never use portable fuel-burning camping equipment inside a home, garage, vehicle or tent.
• Never leave a car or generator running in an attached garage, even with the garage door open.
• Do not use the kitchen range as a heating source for the home.
General Fire Safety Tips

Fire prevention is the best method of fire safety. Follow these tips to help keep your household safe:

• If the smoke alarm goes off, get outside. Check for other family members, then go to a neighbor’s house to call 9-1-1. DO NOT go back into a house that is on fire.

• A carbon monoxide detector does not replace a smoke detector. Smoke detectors sound before a CO detector can react, allowing for more time to escape. Some First Alert units have a CO and smoke alarm built together. General cost is about $40.

• Never smoke in bed or in your favorite chair when you’re feeling drowsy or are tired. Careless smoking is the leading cause of fire deaths in the home.

• When emptying ashtrays, make sure that all smoking materials are completely extinguished.

• Store matches and lighters up high and out of the sight and reach of children. Teach your children about fire safety: matches and lighters are “tools” for adults; not “toys” for kids.

• Keep anything that is flammable at least three feet away from any type of heating source, including electrical heaters.

• Sleep with your bedroom door closed. This helps keep any smoke and flames from reaching you.

• If your clothes catch fire, cover your face, drop to the floor, and roll your body until the flames have gone out. A large blanket or towel can be draped around your body to smother out the flames, too.

• Fires caused by candles are increasing. Never leave a burning candle unattended. Keep candles in a fire-safe holder.

For additional information on home fire safety, contact your local fire department or visit the State Fire Marshal Web site at www.com.state.oh.us/sfm/fire_pub.aspx#prev.
**Prevention of Hypothermia**

As mentioned under "Winter Driving Preparedness," hypothermia is a drop in body temperature, often caused by extended exposure to a cold environment. Long exposure to the weather when it’s rainy, windy and temperatures are 30° to 50° can be as hazardous as dry and calm subzero weather. In extremely cold weather, do not partake in outdoor sports or activities. It is best to drink plenty of fluids to keep the body hydrated in cold, dry air.

**Who are at risk of hypothermia?**

- Infants younger than age one
- Adult males experience hypothermia more than females
- People 65 years old and older
- Thin people are more prone to hypothermia because of less fat under the skin. Fat helps protect the body against the cold because it retains heat.
- People with mental illnesses or developmental or cognitive disabilities may not be made aware of winter or severe weather storm advisories/warnings. (During inclement weather, check on your neighbors.)
- Some prescribed medicines may increase the risk of accidental hypothermia. These include drugs used to treat anxiety, depression or nausea. Some non-prescription cold medicines can also increase the risk of hypothermia. Read labels carefully.
- Some illnesses or health conditions can increase the risk of hypothermia. Examples include hypothyroidism (low thyroid); diabetes; skin conditions such as psoriasis; arthritis and Parkinson’s disease that can restrict body movement
- Alcoholic drinks can also make a person lose body heat faster. People at a higher risk of hypothermia should not drink alcoholic beverages.

Proper wearing of clothing plays an important role in hypothermia. Clothing that is too tight can keep the body’s blood from flowing freely, leading to loss of body heat. People should dress in several loose layers.

**FROSTBITE** is damage to body tissue caused by extreme cold. A wind chill of -20°F will cause frostbite in just 30 minutes. Frostbite causes a loss of feeling and a white or pale appearance in extremities, such as fingers, toes, ear lobes or the tip of the nose. If symptoms are detected, get medical help immediately. If you must wait for help, slowly rewarm affected areas. However, if the person is also showing signs of hypothermia, warm the body core before the extremities.

**Injuries Related to Cold**

- 50% happen to people over 60 years old
- More than 75% happen to males
- About 20% occur in the home

Information on winter preparedness available at: [www.fema.gov/hazards/winterstorms/wntsft.shtm](http://www.fema.gov/hazards/winterstorms/wntsft.shtm)
Winter weather is on its way. Hopefully, Ohioans won’t experience another like last year’s with subfreezing temperatures, severe ice storms, power outages, snow storms and flash flooding. But if we do, the Ohio Committee for Severe Weather Awareness wants all Ohio residents to be prepared and protected as winter weather approaches.

Below are sample public service announcements the committee invites the media to use during Winter Safety Awareness Week (November 13-19) and during times of inclement winter weather. Members of the Ohio Committee for Severe Weather Awareness are available to assist with messages that will encourage Ohioans to prepare for winter safety.

(:30)
Before the bitter winds blow and the snow starts to fall, now is the time to think about winter weather safety. Prepare a disaster supply kit for the home. Have a battery backup NOAA Weather Radio. Ensure that your kit has the basics: a battery-powered radio, flashlights, spare batteries, blankets, extra clothing, first aid kit, nonperishable food, bottled water and juice - enough supplies to last three to five days. It’s also a good idea to keep a winterized disaster supply kit in your vehicle in case you become stranded during a winter storm. Don’t wait. Prepare now for winter.

(:30)
Even in the winter, flooding is Ohio’s most common severe weather threat. If heavy rains or days of warm temperatures occur after a major snowfall, flashflooding will occur. If you are driving and come to a flooded roadway, back up and turn around. The water on the road may look only a few inches deep, but the roadbed could be washed out. It takes only two feet of flood water to float most vehicles, and only a few inches of rushing water to knock an adult off his or her feet. For additional winter safety tips, contact your local emergency management agency.

(:30)
It won’t be long before temperatures start to dip below freezing. Gas heating bills will see an all-time high this year. Citizens may try to find alternative heat sources. Be extremely careful with the use of space heaters in the home or office. Follow the manufacturer’s directions for use and refueling. Keep space heaters at least three feet away from the furniture, drapes or other flammable objects. Do not put any objects on top of the space heater. Be warm this winter, but above all, be safe. For additional information on winter weather safety, contact your local emergency management agency.

(:25)
Prepare before the storm. If you’re in your vehicle and get caught in a winter storm, it’s too late to think about severe weather preparedness. Every vehicle should have a disaster supply kit that contains a flashlight, batteries, booster cables, tools, a blanket, first aid kit, high-energy snacks, bottled water, and extra hats, gloves and boots. Contact your county emergency management agency for additional winter safety tips.

(:30)
Winter weather’s just around the corner. Plan and prepare now, before winter comes. Invest in a NOAA Weather Radio. Listen to radio or television weather reports for storm watches and warnings that may impact your area. Involve every member of the home in developing a severe weather preparedness plan. If you experience a power outage this winter, be sure to check on your neighbors - especially those who are elderly or physically disabled, to ensure their warmth and safety. For more winter weather safety tips, contact your local emergency management agency.
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The goal of the Ohio Committee for Severe Weather Awareness is to teach every Ohio resident how to prepare for and respond to threatening weather. We appreciate your efforts to help relay this critical and lifesaving information. This packet is provided as a service to help you educate Ohioans about severe winter weather hazards.

The Ohio Committee for Severe Weather Awareness has conducted statewide safety campaigns for 27 years. Committee representatives are listed below.

For more information on winter weather safety, contact either a committee member or your local emergency management agency.

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<th>Organization</th>
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<tr>
<td>American Red Cross</td>
<td>Jennifer Davis</td>
<td>(614) 253-2740 ext. 2404</td>
<td><a href="mailto:davisjen@usa.redcross.org">davisjen@usa.redcross.org</a></td>
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<tr>
<td>National Weather Service</td>
<td>Gary Garnet</td>
<td>(216) 265-2382, ext. 223</td>
<td><a href="mailto:gary.garnet@noaa.gov">gary.garnet@noaa.gov</a></td>
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<td></td>
<td>Mary Jo Parker</td>
<td>(937) 383-0031</td>
<td><a href="mailto:mary.parker@noaa.gov">mary.parker@noaa.gov</a></td>
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<tr>
<td></td>
<td>Dan Bartholf</td>
<td>(304) 746-0190</td>
<td><a href="mailto:daniel.bartholf@noaa.gov">daniel.bartholf@noaa.gov</a></td>
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<tr>
<td></td>
<td>Steve Eddy</td>
<td>(574) 834-1104</td>
<td><a href="mailto:steven.eddy@noaa.gov">steven.eddy@noaa.gov</a></td>
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<tr>
<td>Ohio Department of Aging</td>
<td>Carol Shkolnik</td>
<td>(614) 752-9170</td>
<td><a href="mailto:cshkolnik@age.state.oh.us">cshkolnik@age.state.oh.us</a></td>
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<td>Ohio Department of Education</td>
<td>Mike Holm</td>
<td>(614) 644-6130</td>
<td><a href="mailto:mike.holm@ode.state.oh.us">mike.holm@ode.state.oh.us</a></td>
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<tr>
<td>State Fire Marshal</td>
<td>Greg Drew</td>
<td>(614) 752-7207</td>
<td><a href="mailto:agdrew@com.state.oh.us">agdrew@com.state.oh.us</a></td>
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<tr>
<td>Ohio Department of Health</td>
<td>Bret Atkins</td>
<td>(614) 644-8562</td>
<td><a href="mailto:bret.atkins@odh.ohio.gov">bret.atkins@odh.ohio.gov</a></td>
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<td>Ohio Department of Insurance</td>
<td>Derrick Dozier</td>
<td>(800) 686-1526, ext. 1187</td>
<td><a href="mailto:derrick.dozier@ins.state.oh.us">derrick.dozier@ins.state.oh.us</a></td>
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<tr>
<td>Ohio Department of Natural Resources</td>
<td>Christopher Thoms</td>
<td>(614) 265-6752</td>
<td><a href="mailto:christopher.thoms@dnr.state.oh.us">christopher.thoms@dnr.state.oh.us</a></td>
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<td>Ohio Emergency Management Agency</td>
<td>C.J. Couch</td>
<td>(614) 799-3695</td>
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<tr>
<td>Emergency Management Assoc. of Ohio</td>
<td>Jeff Walker</td>
<td>(740) 670-5577</td>
<td><a href="mailto:jwalker@lcounty.com">jwalker@lcounty.com</a></td>
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<td>Ohio Insurance Institute</td>
<td>Mitch Wilson/Mary Bonelli</td>
<td>(614) 228-1593</td>
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<td>Ohio News Network</td>
<td>Eric Elwell</td>
<td>(614) 280-3600</td>
<td><a href="mailto:eric.elwell@OhioNewsNow.com">eric.elwell@OhioNewsNow.com</a></td>
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Internet Addresses of Interest

Winter Storm Safety and Preparedness

**www.fema.gov**
The Federal Emergency Management Agency site provides winter driving factsheet, winter safety preparedness tips, and more.

**www.beprepared.com**
This site contains valuable information on how to prepare for emergencies, food storage, emergency kits, and offers on-line shopping for emergency kits, water storage, first aid kits, nonperishable food items, and more.

**www.weather.gov/om/brochures/wntrstm.htm**
*Winter Storms: the Deceptive Killers.* A preparedness guide provided by the American Red Cross, National Oceanic and Atmospheric Administration and the Federal Emergency Management Agency that explains the dangers of winter weather and suggests lifesaving action you can take.

**www.weather.com/safeside/flood/**
The Weather Channel Web site provides fascinating facts about floods and flashfloods.

**www.floodsmart.gov**
An official site of the National Flood Insurance Program. Provides a resource for flood insurance information.

**www.hersheyfire.org/winter_fires.htm**
Site provides winter fire safety tips for the home on use of kerosene heaters, wood stoves and fireplaces, furnace heating, and other fire safety tips.

**www.usfa.fema.gov/**
This U.S. Fire Administration’s (USFA) Web site offers training and educational opportunities for the fire service and allied organizations. Also available are fire statistics, public fire education campaign materials, and information on funding opportunities.

**www.redcross.org/services/disaster/keepsafe/winter.html**
This American Red Cross site offers winter storm preparedness information, definitions of winter storm watches and warnings, how to inform children of storm situations, and provides awareness information.

**www.nws.noaa.gov/om/winter/index.shtml**
This National Weather Service site provides winter weather awareness and preparedness information, fact sheets, and an interactive weather information network.

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**OCSWA Offices’ Web Sites**

**American Red Cross**
http://columbus.redcross.org

**National Weather Service Offices**
- Cleveland: [www.erh.noaa.gov/cle/](http://www.erh.noaa.gov/cle/)
- Wilmington: [www.erh.noaa.gov/iln](http://www.erh.noaa.gov/iln)
- Charleston WV: [www.weather.gov/charlestonwv](http://www.weather.gov/charlestonwv)
- N. Indiana: [www.crh.noaa.gov/iwx/](http://www.crh.noaa.gov/iwx/)
- Pittsburgh: [www.erh.noaa.gov/er/pit/](http://www.erh.noaa.gov/er/pit/)

**Ohio Dept. of Aging**
www.goldenbuckeye.com/

**Ohio Dept. of Education**
www.ode.state.oh.us/

**Ohio Dept. of Health**
www.odh.ohio.gov

**Ohio Dept. of Insurance**
www.ohioinsurance.gov/

**Ohio Dept. of Natural Resources**
www.dnr.state.oh.us

**Ohio Emergency Management Agency**
www.ema.ohio.gov

**Emergency Management Assoc. of Ohio**
www.ohioema.org

**Ohio Insurance Institute**
www.ohioinsurance.org

**Ohio News Network**
www.OhioNewsNow.com

**State Fire Marshal**
www.com.state.oh.us/ODOC/sfm/