



# Ohio Department of Natural Resources Division of Soil and Water Resources Fact Sheet

Fact Sheet 07-66

## Understanding Your Flood Risk

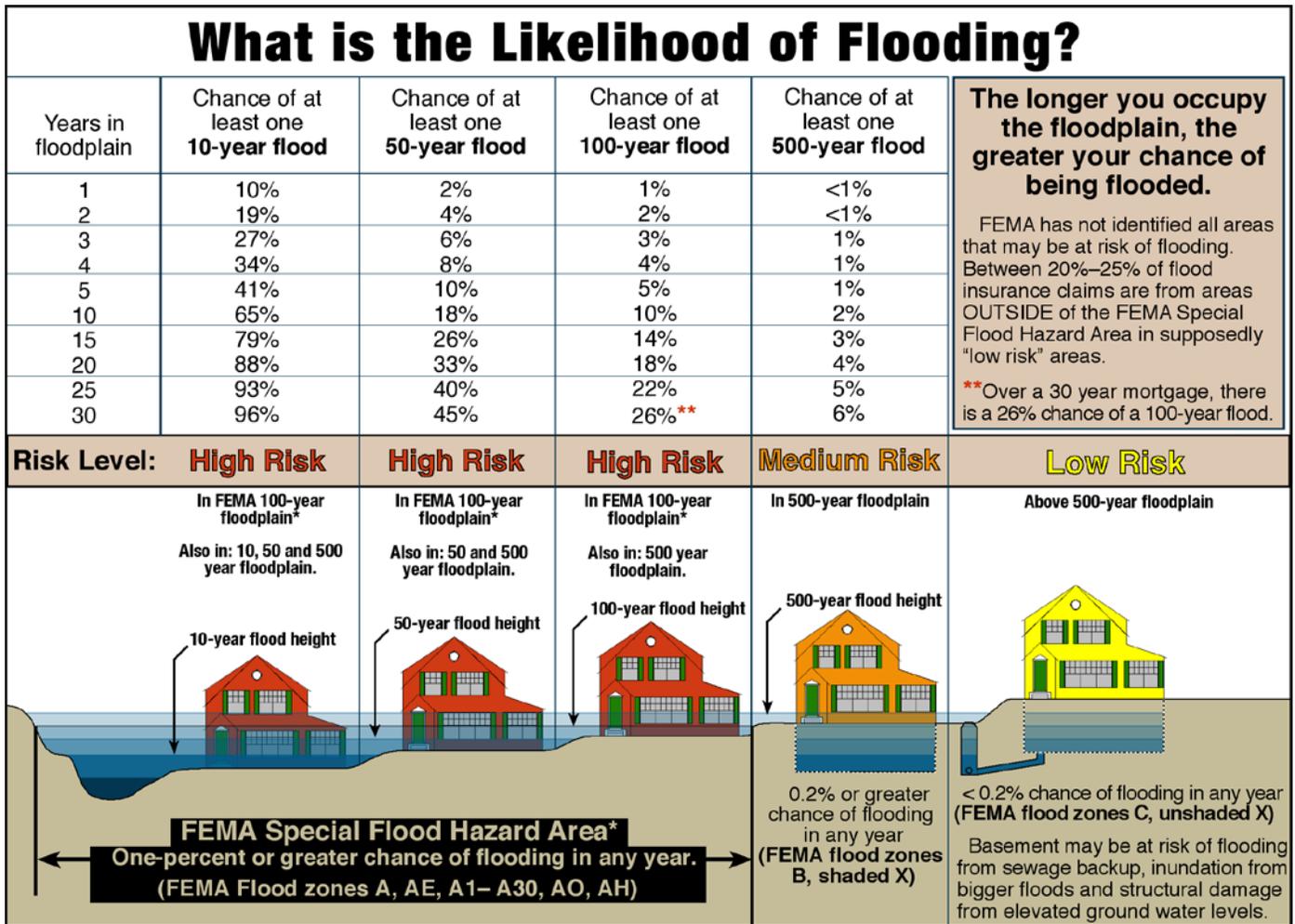
### What is Risk?

Risk is a combination of the likelihood that something will happen and the consequences when it does. For instance, a high likelihood with little consequence may have low risk.

**example:** seasonal flooding of undeveloped wetlands.

A low likelihood with extreme consequences may have high risk.

**example:** overtopping of a levee that protects a city from up to the 500-year flood.



# What are the Consequences of Flooding?



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FEMA file photo

Floods may disrupt your life for days, weeks, or months. Your home or business could be uninhabitable for an extended period of time. On average 25% of businesses damaged by flooding will not reopen. Homeowners insurance does not pay for flood damage, and federal disaster assistance is only available following a Presidential Disaster Declaration. Most disaster assistance is in the form of low interest loans.

Anyone can buy flood insurance for your home or business, no matter what your flood risk, as long as your community participates in the National Flood Insurance Program. Consider the consequences before writing off flood insurance as too expensive. Can you afford to not be covered?

If your lender requires flood insurance it is only for your structure. Purchase additional coverage to cover your contents. Plan ahead. Except when newly purchasing a home or business there is a 30 day waiting period before flood insurance policies go into effect.

## How Can You Reduce Your Risk?

Reduce your risk either by reducing the likelihood you will be flooded or by reducing the consequences when you get flooded.

### Reducing Your Likelihood of Flooding

- Choose to build/live on higher ground.



- Elevate the lowest floor of your building above anticipated flood levels.
- Construct dams or detention basins to hold stormwater run-off.
- Construct levees to hold back flood waters.

What damages/repairs can you expect following a flood?	Depth of flooding				
	1-4 inches	5-8 inches	9-12 inches	13-15 inches	16-18 inches
Remove Dirt and Debris	x	x	x	x	x
Clean and Sanitize	x	x	x	x	x
Replace Carpet/Flooring	x	x	x	x	x
Repair Drywall	x	x	x	x	x
Replace Insulation in Exterior Walls	x	x	x	x	x
Replace Baseboard Molding	x	x	x	x	x
Repair/Replace Baseboard Heaters	x	x	x	x	x
Replace Bookshelves and Floor Lamps	x	x	x	x	x
Some Furniture Damaged or Destroyed		x	x	x	x
Computer Accessories		x	x	x	x
Some CDs and Books Destroyed		x	x	x	x
Repaint Interior		x	x	x	x
Repair/Replace Washer/Dryer		x	x	x	x
Replace Kitchen/Bath Cabinetry			x	x	x
Repair/Replace Kitchen Appliances			x	x	x
Replace Living Room Furniture			x	x	x
Replace Bedroom Furniture			x	x	x
Clean Exterior			x	x	x
Repair/Replace Furnace/AC				x	x
Repair/Replace Hot Water Tank				x	x
Repair Electrical System				x	x
Replace Warped Doors					x
Replace TV, DVD, Stereo					x
Replace Personal Items					x
Repaint Exterior					x

**Note:** Dams and levees are costly to build and maintain. They also create additional risk from failure or overtopping that did not exist without the dam or levee.

### Reducing the Consequence of Flooding

- Elevate utilities, appliances, and contents above anticipated flood levels.
- Purchase flood insurance to cover damages from flooding.
- Construct your home/building using flood resistant materials and methods.
- Have an emergency plan in place before the flood starts.

"There are risks and costs to a program of action. But they are far less than the long-range risks and costs of comfortable inaction."

*President John F. Kennedy*

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