

## Portage Ohio Prepares

Prepare • Survive • Thrive

[www.co.portage.oh.us/portageprep/](http://www.co.portage.oh.us/portageprep/)



**Call toll free:**

**1-888-379-9531**

**[www.floodsmart.gov](http://www.floodsmart.gov)**



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# Portage Prepares

Helping Portage County Citizens prepare for emergencies and disasters.

May 2013

*Floods are one of the most common hazards in the United States, however not all floods are alike. Some floods develop slowly, while others such as flash floods, can develop in just a few minutes and without visible signs of rain. Additionally, floods can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states.*

Flash floods can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Flash floods often have a dangerous wall of roaring water carrying rocks, mud and other debris. Overland flooding, the most common type of flooding event typically occurs when waterways such as rivers or streams overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas. It can also occur when rainfall or snowmelt exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry flood water away from urban areas.

- Flood losses are not typically covered under renter and homeowner's insurance policies.
- 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 ordinances to reduce future flood damage.
- Flood insurance is available in most communities through insurance agents.
- There is a 30-day waiting period before flood insurance goes into effect, so don't delay.
- Flood insurance is available whether the building is in or out of an identified flood-prone area
- Find out if your home or business is at risk for flood and educate yourself on the impact a flood could have on you and your family. FEMA's Flood Insurance Study compiled statistical data on river flows, storm tides, hydrologic/hydraulic analyses, and rainfall and topographic surveys to create [flood hazard maps](#) that outline your community's different flood risk areas.



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A basic emergency supply kit could include the following recommended items:

- **Water**, one gallon of water per person per day for at least three days, for drinking and sanitation
- **Food**, at least a three-day supply of non-perishable food
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask to help filter contaminated air and plastic sheeting and duct tape to **shelter-in-place**
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to **turn off utilities**
- Manual can opener for food
- Local maps
- Cell phone with chargers, inverter or solar charger

In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage. All home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance. They are shown on the flood maps as zones labeled with the letters A or V.

In moderate-to-low risk areas, the risk of being flooded is reduced but not completely removed. These areas submit over 20% of NFIP claims and receive one-third of disaster assistance for flooding. Flood insurance isn't federally required in moderate-to-low areas, but it is recommended for all property owners and

renters. They are shown on flood maps as zones labeled with the letters B, C or X (or a shaded X). No flood-hazard analysis has been conducted in these areas, but a flood risk still exists. Flood insurance rates reflect the uncertainty of the flood risk. These areas are labeled with the letter D on the flood maps.

If you must prepare to evacuate, you should do the following:

- Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect

electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

- Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be swept away quickly.

## Dealing with the Aftermath

If you have experienced a flood, you can file your flood insurance claim by following these 3 steps:

### STEP ONE:

After experiencing a flood, contact your agent or insurance company to file a claim. An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again. Make sure you have the following information handy:

- The name of your insurance company
- Your policy number
- A telephone and/or email address where you can be reached at all times

### STEP TWO:

Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

- Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.
- Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.

### STEP THREE:

Your adjuster will provide you a Proof of Loss form for your official claim for damages. You'll

need to file this claim with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss form. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.

*From FloodSmart.gov*

**Portage Prepares is a county education program for preparing Portage County communities to meet the challenges of emergencies and/or disasters in order to be safe and reduce injury. Portage Prepares is a program of the Portage County Office of Homeland Security and Emergency Management and its Advisory Committee under the guidance of the Portage County Board of Commissioners. For additional information on emergency preparedness, go to [www.co.portage.oh.us/portageprep/](http://www.co.portage.oh.us/portageprep/).**