



# Ohio Department of Natural Resources Division of Water 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 is the Likelihood of Flooding?

Years in floodplain	Chance of at least one 10-year flood	Chance of at least one 50-year flood	Chance of at least one 100-year flood	Chance of at least one 500-year flood	<p><b>The longer you occupy the floodplain, the greater your chance of being flooded.</b></p> <p>FEMA has not identified all areas that may be at risk of flooding. Between 20%–25% of flood insurance claims are from areas OUTSIDE of the FEMA Special Flood Hazard Area in supposedly "low risk" areas.</p> <p><b>**Over a 30 year mortgage, there is a 26% chance of a 100-year flood.</b></p>
1	10%	2%	1%	<1%	
2	19%	4%	2%	<1%	
3	27%	6%	3%	1%	
4	34%	8%	4%	1%	
5	41%	10%	5%	1%	
10	65%	18%	10%	2%	
15	79%	26%	14%	3%	
20	88%	33%	18%	4%	
25	93%	40%	22%	5%	
30	96%	45%	26%**	6%	

  

Risk Level:	High Risk	High Risk	High Risk	Medium Risk	Low Risk
	In FEMA 100-year floodplain* Also in: 10, 50 and 500 year floodplain.	In FEMA 100-year floodplain* Also in: 50 and 500 year floodplain.	In FEMA 100-year floodplain* Also in: 500 year floodplain.	In 500-year floodplain	Above 500-year floodplain
	10-year flood height	50-year flood height	100-year flood height	500-year flood height	
	<p><b>FEMA Special Flood Hazard Area*</b> One-percent or greater chance of flooding in any year. (FEMA Flood zones A, AE, A1– A30, AO, AH)</p>			0.2% or greater chance of flooding in any year (FEMA flood zones B, shaded X)	< 0.2% chance of flooding in any year (FEMA flood zones C, unshaded X) Basement may be at risk of flooding from sewage backup, inundation from bigger floods and structural damage from elevated ground water levels.

\*The Special Flood Hazard Area has a 1% or greater chance of flooding in any year. On average floodwaters will get high enough to flood this area once in every 100 years. It is known as the 100-year floodplain. A 100-year flood can occur more than once in a 100-year period. Refer to the FEMA Flood Insurance Study and Flood Insurance Rate Map for your community to help determine your flood risk.

### Are you as safe as you'd like to be?

If you are within the FEMA Special Flood Hazard Area (100-year floodplain) you may also be at risk of damage from smaller, more frequent floods. If you are outside of the FEMA Special Flood Hazard Area you are still at risk from larger, less frequent floods.

### Things to Consider

You don't need to be next to a stream or river to be flooded. Flood waters can extend hundreds or thousands of feet from the nearest open watercourse, either overland or through backup of storm or sanitary sewers. Even shallow depths of floodwaters can cause damage in the thousands of dollars.

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# What are the Consequences of Flooding?



FEMA file photo



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.



Ted Strickland Governor • Sean D. Logan Director • Deborah Hoffman Chief

- 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.

**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*

For additional information please contact:

ODNR, Division of Water  
Floodplain Management Program  
(614) 265-6750

Website: <http://www.dnr.state.oh.us/water/>  
E-mail: [water@dnr.state.oh.us](mailto:water@dnr.state.oh.us)

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