

# FLOOD PREPAREDNESS

Owensboro-Daviess County has been subject to flooding for thousands of years. The major historical flooding events, such as the 1937 and 1997 floods and more recent 2011 flood, have occurred in the low-lying land along the Ohio River, Green River and Panther Creek basins. These events, as well as flash flooding, can be life-threatening and can cause substantial property damage.

## PLAN AHEAD

The Owensboro-Daviess County community participates in the National Flood Insurance Program (NFIP), which is backed by the Federal government. This program makes flood insurance available to all residents of participating communities. There's a 26% chance of a flood during a 30-year mortgage period. Homeowner insurance policies do not cover losses due to flooding. Although most flood insurance policies just cover damage to buildings, separate coverage is also available for building contents. A Preferred Risk Policy is available for some at a lower cost. Mortgage lenders require flood insurance for properties in a floodplain. There's a 30-day waiting period for flood insurance to take effect. Floodplain map information is available at Owensboro Metropolitan Planning Commission (200 E. 3<sup>rd</sup> St.). For more information on federal flood insurance, call 1-800-225-5356.

## WHEN FLOODING THREATENS

The National Weather Service issues a flash flood watch whenever forecasts show that local flooding is possible. These watches, warnings, forecast predictions, and river level predictions are broadcast on NOAA weather radio, and usually on television and local radio stations. The main warning broadcast station for Daviess County is WBKR 92.5 FM or the Cromwell Radio Group stations.

## TELEPHONE NUMBERS

OMPC Planning & Zoning – 687-8650  
OMPC Building & Electrical – 687-8665  
Daviess County Emergency Management – 685-8448  
City Action Line – 687-4444  
Daviess County Road Department – 685-8456

## WHEN FLOODING OCCURS

- \* Stay out of the floodwater, inside and outside. Six inches of water can knock a person down; two feet can sweep a car away. Inside and outside, water poses a danger of fatal electric shock.
- \* Turn off your natural gas and electricity if you can do it without going into the water.
- \* Move vehicles to higher ground.
- \* Take your pets with you.

## REDUCING FLOOD DAMAGE

You can help reduce flood damage on your property and in your neighborhood. First, keep leaves and other debris out of gutters, ditches, drains and gratings. Call either City Action Line or Daviess County Road Dept. for blocked storm drains or culvert pipes or to report illegal dumping, filling, or debris in the drainage system.

Keep all drainage ditches free of debris. Dumping or filling in these areas could be a violation of local ordinances and can increase the flood hazard by creating back-ups upstream.

Copies of elevation certificates can be obtained at OMPC. Apply for a permit with the OMPC Building & Electrical Division before starting any repair, development, or construction in a floodplain. Any development or substantial improvement (over 50% of the value) in a floodplain must meet specific code and permit requirements. Illegal floodplain development should be reported to OMPC Planning. If you live in a flood-prone area, the OMPC Building & Electrical Division can give you advice on steps, such as retrofitting or correcting drainage problems, which can stop flooding and prevent flood damage.

It is important that floodplain wetlands be preserved to help hold run-off for flood control and to preserve natural resources and wildlife. Filling or other development activities in these areas should be minimized and could require permits from the Army Corps of Engineers.

**BE AWARE AND BE PREPARED!**