



Think Y O U R Home and Family are Safe From F L O O D I N G ?

What Is Your Personal Flood Risk?

Flooding can happen anytime and anywhere. Just because your home never flooded before, you have no guarantee that it can't happen. More roads, more buildings and more parking lots contribute to the severity of floods and increase everyone's chance of being flooded, even if it has never happened before. According to the Federal Emergency Management Agency (FEMA), 25% of flood insurance claims come from moderate-to-low risk areas.

What Causes Flooding Problems?

Floods are the result of the presence of too much water in creeks and rivers at one time. There are a number of factors both natural and man-made that cause flooding, however weather is the most common. Weather patterns determine the amount of rain and snowfall that will occur within a given region. Intense thunderstorms often cause local flooding.

While people have been the victims of natural flooding, their activities near creeks and rivers have contributed to the problem. For centuries, people have chosen to live near creeks, rivers, and lakes. Areas adjacent to creeks provide fertile soils that are used to grow crops and a plentiful supply of water used for irrigation, drinking water, and transportation. Today, land use in many of these areas has changed the landscape into a more developed, urban form, resulting in increased flooding and increased risk.

As communities grow and build more rooftops, driveways, streets and other hard or impervious surfaces, the land's capacity to soak up and carry away excess water "runoff" decreases. Because more water runs off hard surfaces and at higher rates of speed, developed lowland areas can experience localized flooding.

What Does Flooding Cost You?

According to the National Oceanic and Atmospheric Administration (NOAA), flooding accounts for \$5.2 billion in damages per year in the U.S. The Midwest flood of June 2008 resulted in over \$15 billion in damages/costs throughout Iowa, Illinois, Indiana, Missouri, Minnesota, Nebraska, and Wisconsin. Closer to home, Sedgwick County had over \$3 million in damages to public owned properties due to flooding in 2008. The County currently spends about \$1.9 million annually to maintain the Wichita/Valley Center Flood Control project.



Healthy Watersheds, Healthy People

Watersheds have natural boundaries that do not recognize the political boundaries applied by people. These natural boundaries are defined by the shape of the land and the flow of water. Basically, a watershed is all of the land that drains to a particular body of water such as a lake or river. Wherever you live and wherever you go, you are always in a watershed.

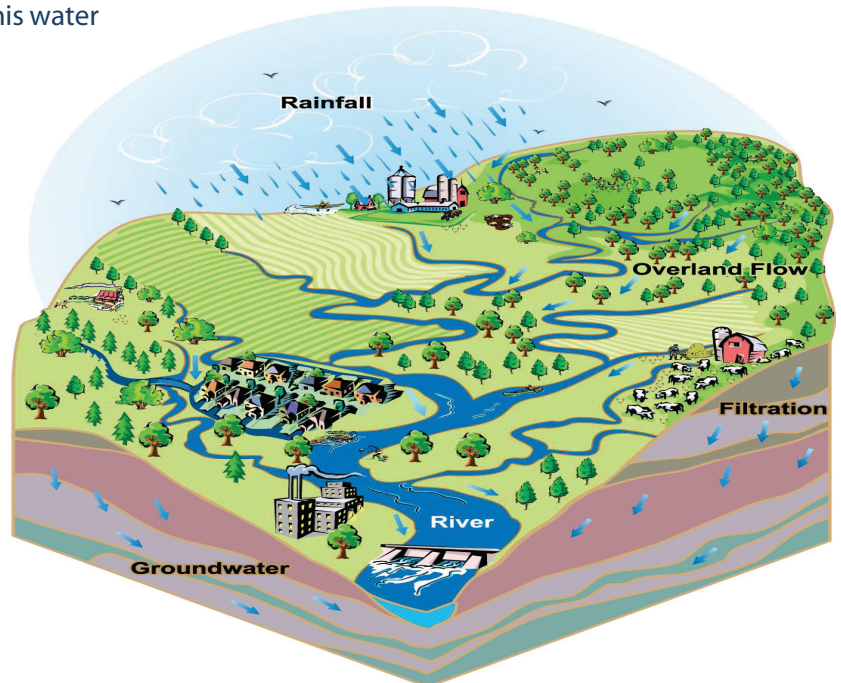
A healthy watershed is a well-balanced, interconnected system of land, water, air, and the life it supports, including people and cities.

Watersheds perform a number of jobs to maintain clean water, soil, and air. In a healthy watershed, people as well as fish and wildlife have the water, food, shelter, and other resources they need to thrive. Healthy creeks, rivers, and lakes directly impact property values and the quality of life you enjoy. Your everyday actions affect your watershed directly connecting your health to the health of your watershed.

Connecting Your Neighborhood to the Watershed

A watershed's natural drainage system includes a network of creeks and rivers. The way landscapes are used and developed not only changes where stormwater goes, but how quickly it gets there and what it brings with it. Stormwater flowing onto undeveloped landscapes follows natural drainage patterns with much of the water seeping down into the soil and into underground water supplies. Plants such as trees and grasses take up some of this water through their roots and their leaves.

Developed landscapes generally have impervious surfaces in the form of pavement and roof tops, compacted soils, and little vegetation. Stormwater flowing across developed landscapes runs into local creeks and lakes either directly or through a system of gutters, ditches, or pipes. This collection system concentrates the flow of stormwater, conveying it to streams in greater quantities and at higher velocities.



Watershed illustration courtesy of the Arkansas Watershed Advisory Group