



# Are You Ready?

## A Preparedness Guide for Floods



### **Before a Flood**

Determine whether you live in a flood-prone area by asking your local building inspector or planning board officials.

Learn flood-warning signals and your community's alert signals.

Prepare your family disaster plan and supply kit (see page 4 for details).

Plan and practice an evacuation route.

If you live in a frequently flooded area, stockpile emergency building materials (plywood, plastic sheeting, lumber, nails, tools and sandbags).

Have check valves installed in sewer traps in your home and/or business to prevent floodwaters from backing up sewer drains. As a last resort, use large corks or stoppers to plug showers, tubs and basins.

Teach everyone in your home how to turn off gas, electricity and water.

### **During a Flood Watch**

Listen to a battery-operated radio for the latest storm information.

Fill bathtubs, sinks and jugs with clean water, in case the local water supply becomes contaminated.

Bring outdoor furniture indoors.

Move valuable household possessions to upper floors or to safe ground, if time permits.

If you are instructed by local authorities, turn off all utilities at the main valve switch and close the main gas valve.

Be prepared to evacuate.

## Plan for a Flood in Your Community

A flood is an excess of water (or mud) on land that's normally dry.

Floods often happen when bodies of water overflow or tides rise due to heavy rainfall or thawing snow. But you don't have to live near water to be at risk of flooding.

Floods are the most common and costly natural disaster in the United States, causing an estimated \$2.4 billion in property damage each year.

Most homeowners' and business insurance policies do not cover flood loss and, until the late 1960s, most property owners were unable to get insurance coverage for flood damage. That changed after Congress established the National Flood Insurance Program (NFIP) in 1968. It enables property owners in participating communities to purchase flood insurance to protect against flood losses, while requiring state and local governments to enforce floodplain management ordinances that reduce future flood damage.

More than 20,400 communities participate in the NFIP and more than five million flood policies are in force.

If your home or business is located in an area that is at high risk for flooding, consider buying flood insurance.

Even if you do not live in a high-risk area, flood insurance is a good idea. The premium for a policy averages about \$500 per year.

Ask your insurance agent about flood insurance or call the NFIP at 1-800-720-1090.

In addition to purchasing flood insurance, there are other steps you can take to protect your home and property.

This newsletter includes information on steps you can take before, during and after a flood — and offers details about flood insurance. Act now to protect your family and property.

## **During a Flood**

### **If Indoors**

Turn on a battery-operated radio or television to get information. Gather your pre-assembled emergency supplies.

If advised to evacuate, do so immediately. It is easier and safer to leave before floodwaters get too deep. Take your pets and supplies for them.

Follow recommended evacuation routes. Some roads may be blocked.

### **If Outdoors**

Climb to higher ground and stay there.

Avoid walking through any floodwaters. Even six inches of swiftly moving water can sweep you off your feet.

### **If in a Car**

If you come to a flooded area in the road, turn around and find another route. Do not try to drive through water.

If your car stalls, abandon it immediately and move to higher ground. Many people have died while trying to move stalled vehicles.

## **After a Flood**

Flood dangers do not end when the water begins to recede. Listen to the radio or television and do not return home until local authorities say it is safe to do so.

### **Entering a Building**

Before entering a building, inspect the foundation for cracks and other damage. Use extreme caution while entering.

Wear sturdy shoes and take battery-powered lanterns or flashlights to examine damage. Do not use matches or other open flames because of the danger of a gas explosion.

Examine walls, floors, doors and windows to make sure the building is not in danger of collapsing. Watch for falling plaster and ceilings that could fall.

Take photos of the damage (of both the house and its contents) for insurance claims.

Be careful of poisonous snakes or other animals that may have entered your home.

Look for fire hazards, such as broken gas lines, flooded electrical circuits, submerged furnaces or appliances and flammable or explosive materials that may have entered your home with floodwater.

Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewage systems are hazardous to your health.

## **Test Your Knowledge of Flash Floods**

### **Did you know?**

- Nearly one-half of all flash flood fatalities are auto-related.
- Two feet of water will carry away most cars.
- Water weighs 62.4 lbs. per cubic foot and typically flows downstream at 6 to 12 mph.
- When a vehicle stalls in water, the water's momentum is transferred to the car. For each foot the water rises, 500 lbs. of lateral force are applied to the car.
- The biggest factor in flash floods is buoyancy. When a foot of water rises up the side of a car, the car displaces 1,500 lbs. of water. That is, a car weighs 1,500 lbs. less for each foot the water rises.

## **Inspecting Utilities in a Damaged Home**

Check for gas leaks. If you smell gas or hear a hissing noise, quickly leave the building. Turn the gas off at the outside main valve if you can. Call the gas company from a neighbor's home. If you turn the gas off, it must be turned back on by a professional.

Keep power off until your electrical system is inspected. Call an electrician if you see sparks or broken or frayed wires or if you smell burned insulation.

Check for sewer and water-line damage. If you suspect there is a problem, call a plumber. If water pipes are damaged, contact the water company and do not use tap water.

## ***Flood Terms & Definitions***

A *flood watch* means a flood is possible in your area.

A *flood warning* indicates flooding is already occurring or will occur soon.

A *flash flood* is a sudden, violent flood. Flash floods often have a dangerous wall of roaring water that carries rocks, mud and other debris and can sweep away most things in its path.

A *100-year flood* means there is a one percent chance that a particular area will be flooded in any one-year period. It is possible to have a 100-year flood more than once in the same year.

*Base-flood elevation* refers to the probability of floodwaters reaching or exceeding a certain level in a given area.

Special *flood-hazard areas* are regions on a FEMA flood map that are at high risk of flooding.

## Fast Facts

- Floods and flash floods happen in all 50 states.
- Just an inch of water can cause costly damage to your property.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 **a month** (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$500 **a year** (\$33 a month).
- If you live in a low to moderate risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$112 a year, including coverage for your property's contents.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. Check the Community Status Book ([www.fema.gov/fema/csb.shtm](http://www.fema.gov/fema/csb.shtm)) to see if your community is already an NFIP partner.
- It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.

## Protect Yourself with Flood Insurance

Many people find out after a flood disaster that their home and business insurance policies do not cover flood damage. A National Flood Insurance policy is one of the most effective ways to protect yourself from the financial devastation following a flood of your home or business.

Some people refuse to buy flood insurance in the belief that the government will bail them out if they are flood victims. But federal disaster assistance is available only if a flood is so large and widespread that it warrants a formal disaster declaration from the president. Most floods are not declared, and in the majority of cases flood victims are on their own—unless they have flood insurance.

National Flood Insurance is backed by the federal government and is available to any homeowner, renter or business owner whose property is located in a community that participates in the National Flood Insurance Program (NFIP).

To participate, communities must adopt and enforce local floodplain ordinances designed to reduce the risk of future flood losses. If your community is an NFIP participant, you may purchase a policy from most licensed insurance agents or companies. Or you can call the NFIP toll-free for an agent referral.

If your home or business is substantially damaged by a flood, you may have to meet certain building requirements in your community to rebuild. The cost may be covered in your flood insurance policy. Flood insurance policyholders may be eligible to get up to \$20,000 to help pay the costs of bringing their home or business into compliance with their community's floodplain ordinance.

If your community officials determine that your home or business has been heavily damaged by the flood, contact your insurance company or agent to file a claim.

Additional information can be obtained by calling the NFIP toll-free at 1-800-720-1090.



**Flood Insurance  
Information  
1-800-720-1090**

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

# Personal Preparedness Info & Resources

## Make a Family Disaster Plan.

Your household emergency plans should be simple, easy to remember and applicable to any type of disaster you may encounter.

Identify family meeting places for use if you become separated from each other. Choose a place in a building or park outside your neighborhood. Make sure every member of the family knows where to meet.

Develop an emergency communication plan in case family members are separated. Ask an out-of-state relative or friend to be the family's contact.

Be familiar with escape routes from your neighborhood. Plan several routes in case your normal route is blocked.

Keep a battery-operated radio and extra batteries on hand. Make sure all family members know where the supplies are kept.

Post emergency phone numbers (fire, police and ambulance) by the phone.

Teach children how to call 911 for help.

## Compile a Disaster Supply Kit containing the following:

- Water - at least one gallon daily per person for 3 to 7 days
- Food - at least enough for 3 to 7 days. Include non-perishable packaged or canned food/juices, food for infants or the elderly, snack foods, non-electric can opener, cooking utensils/fuel, paper plates and plastic utensils.
- Blankets/pillows, etc.
- Clothing - seasonal, rain gear, sturdy shoes
- Medical supplies - first aid kit, medicines, prescription drugs
- Special items for infants and the elderly
- Toiletries - hygiene items
- Moisture wipes
- Flashlight with extra batteries
- Portable, battery-operated radio and weather radio
- Cash - Banks and ATMs may not be open or available for extended periods.
- Important documents in a waterproof container - insurance, medical records, bank account numbers, Social Security card, etc.
- Keys
- Toys, books and games
- Tools - Keep a set with you during the storm.
- Keep vehicle fuel tanks filled.
- Pet care items— proper identification, immunization records, ample supply of food and water, a carrier or cage, medications, muzzle and leash

## Resources:

Visit [www.Ready.gov](http://www.Ready.gov), and [www.FEMA.gov](http://www.FEMA.gov) for more information on disaster preparedness and a more detailed list of emergency supplies.

[www.Ready.gov/kids](http://www.Ready.gov/kids) is an excellent resource for information on how to involve children in the preparedness process.

[www.FloodSmart.gov](http://www.FloodSmart.gov) is the official Web site of the National Flood Insurance Program.