



Taking it one step
at a time.

Floods



Suggestions to help minimize the loss of life and property

Floods claim an average of 263 lives every year in the United States

The Myth - Flooding only occurs near rivers, streams, and other waterways.

The Fact - Any low lying area has the potential to flood. Inundation flooding may occur when the amount of rainfall and runoff exceeds a stormwater system's (ditch or sewer) capability to remove it.

Steps To Take Today:

- Find out if you live in a flood prone area.
- Identify any dams or levees in your area.
- Purchase flood insurance for your home if you are in a flood plain, and consider purchasing it even if you're not. **Flood damage and loss is not covered under a homeowner's policy.** There may be as much as a 30-day waiting period before the policy comes into effect, so don't wait until the last minute to apply.
- Make an itemized list of your personal property, including furnishings, clothing, and valuables. Take pictures or videos of your home, inside and out, as well as its contents, especially high value items. The pictures will help in settling insurance claims and in documenting uninsured losses, which are tax deductible. Keep your insurance policies, pictures or video tapes, and lists of your personal property in a safe place.

- Put together a 72-hour disaster supply kit. **Contact your emergency management office for a list of suggested supplies.**
- Take steps to reduce the risk of flood damage to your home. If you live in an area that floods frequently, store materials such as sandbags, plywood, plastic sheeting, and lumber to use to protect your property. Contact your local building department or emergency management office for more information on how to protect your home.
- Plan how you would evacuate from your home when there is a threat of flooding. What you would take with you, what is the safest route, and where would you go?

Flood Safety

- During heavy or prolonged rains, listen to the TV or radio (or weather radio) for watches and warnings issued by the National Weather Service. Keep a battery-operated radio on hand and tuned to a local station in case the power goes out.
- If you see any possibility of a flash flood occurring, **move immediately to high ground. Don't wait for instructions to evacuate.**
- **Don't** walk through flood waters. One foot of flood waters can knock you off your feet, and the water is often contaminated by sewage and flood-related chemical spills.
- **Never go around safety barricades set up in the road.** Two feet of water is enough to float a car, and the flood waters can conceal places where roadways and bridges have been washed out.

Weather Terminology

Flood Watch or Flood Forecast - Rainfall is heavy enough to cause rivers to overflow their banks.

Flood Warning - Flooding is occurring or is likely to occur soon.

Flash Flood Watch - Heavy rains are occurring or are expected and may cause sudden flash flooding in specific areas.

Flash Flood Warning - Flash flooding is occurring or is imminent at designated areas.

N.O.A.A. Weather Radios (available at many stores) are the best means to receive and monitor warnings from the National Weather Service.

When it Floods:

The safety of your family is the most important consideration. Since flood waters can rise very rapidly, you should be prepared to evacuate before the water reaches your property.

- Keep a battery-powered radio tuned to a local station and follow all emergency instructions.
- If directed to evacuate, and time permits, turn off all utilities (gas, water, and electricity) at the main switch or valve.
- Move personal property, especially valuables, to upper floors or higher elevations or stack them on top of other items.
- Secure all outdoor equipment, furniture, and other movable objects that might be swept away.
- Gather the items you plan on taking with you during an evacuation (e.g., important papers, 72-hour kits) in one location or load them in your vehicle.

After the Flood:

If you have suffered flood damage, immediately call the agent or broker who services your flood insurance policy.

- Prior to entering a building, check for structural damage. If unsafe, do not enter. Do not use an open flame inside a flood damaged building until verifying the absence of explosive gases or fumes.
- Authorized repair personnel should check all utility systems and appliances before you turn them on.
- Cover broken windows and holes in the roof or walls to prevent further weather damage.
- Start cleanup measures immediately to help reduce health hazards. Throw out open food and medicines that have come in contact with flood waters.
- Water for drinking and food preparation should be boiled before use, 5 to 10 minutes (*until the public water system has been declared safe*).
- All damaged items should be kept for inspection by your insurance adjuster. Take pictures of the damage done to your property, your home, and its contents.
- Dry clothing and household fabrics prior to brushing off dirt/mud, then rinse in lukewarm water to remove lodged soil. Wash in lukewarm water, using mild detergent; rinse and dry in sunlight.
- Take damaged furniture and appliances outdoors to hose off and dry, but keep them out of the sun to avoid warping. A garage or carport is a good place for drying damaged property.
- Shovel out mud while it is still moist to give floors and walls a chance to dry out.
- Clean metal items promptly and then wipe them with a kerosene-soaked cloth to minimize rusting.