

FLOODS AND FLASH FLOODS

Flooding is the nation's most common natural disaster. Flooding can happen in every U.S. state and territory. However, not all floods are alike. Some can develop slowly during an extended period of rain, or in a warming trend following a heavy snow. Others, such as flash floods, can occur quickly, even without any visible signs of rain. It is important to be prepared for flooding no matter where you live, but particularly if you are in a low-lying area, near water or downstream from a dam. Even a very small stream or dry creek bed can overflow and create flooding.

Remember, just like with any other type of emergency, having your [Family Communication Plan](#) and [Emergency Supply Kit](#) before the disaster is very important.

BE INFORMED

Familiarize yourself with these terms to help identify a flood hazard

- ❖ **Flood Watch:** Flooding is possible. Tune in to NOAA Weather Radio, commercial radio, or television for information
- ❖ **Flood Warning:** Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

- ❖ **Flash Flood Watch:** Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.
- ❖ **Flash Flood Warning:** A flash flood is occurring; seek higher ground on foot immediately.

PREPARE YOUR HOME

- ❖ Find out if your home is at risk for flood. Visit www.floodsmart.gov.
- ❖ Elevate the furnace, water heater and electric panel in your home if you live in an area that has a high flood risk.
- ❖ Consider installing "check valves" to prevent floodwater from backing up into the drains of your home.
- ❖ If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.
- ❖ Property insurance does not typically cover flood damage. Talk to your insurance provider about your policy and consider if you need additional coverage.

PREPARE YOUR BUSINESS

Plan to stay in business, talk to your employees, and protect your investment.

- ❖ Carefully assess how your company functions, both internally and externally, to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.
- ❖ Identify operations critical to survival and recovery.
- ❖ Plan what you will do if your building, plant or store is not accessible.
 - ◆ Consider if you can run the business from a different location or from your home.
 - ◆ Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.
- ❖ Learn about programs, services, and resources at U.S. Small Business Administration.

WHAT IS THE DIFFERENCE BETWEEN FLOODS AND FLASH FLOODS?

Flooding occurs in known floodplains when there is prolonged rainfall over several days, intense rainfall over a short period of time, or an ice or debris jam causes a river or stream to overflow and flood the surrounding area. Melting snow can combine with rain in the winter and early spring; severe thunderstorms can bring heavy rain in the spring and summer; or tropical cyclones can bring intense rainfall to the coastal and inland states in the summer and fall.

A flash flood is a rapid rise of water along a stream or low-lying urban area. Flash flood damage and most fatalities tend to occur in areas immediately adjacent to streams due to a combination of heavy rain, dam break, levee failure, rapid snowmelt, and ice jams. Additionally, heavy rain falling on steep terrain can weaken soil and cause mudslides, damaging homes, roads, and property. Flash floods can be produced when slow moving or multiple thunderstorms occur over the same area. When storms move faster, flash flooding is less likely since the rain is distributed over a broader area.

IMPORTANT FACTS TO REMEMBER ABOUT FLOODING AND FLASH FLOODING

- ❖ When you approach a flooded road, **TURN AROUND, DON'T DROWN!**
- ❖ Do not drive **on** a flooded roadway
- ❖ Do not drive **through** flowing water
- ❖ Do not play or go into floodwaters. Not only could there be hidden dangers below the water, the water is often contaminated and could cause illnesses.

FLOOD INSURANCE

Most homeowners insurance does not cover floods.

- ❖ Only flood insurance financially protects your home and your personal property from floods.
- ❖ Flood insurance compensates policyholders for all covered losses, and as opposed to a disaster loan, there is no payback requirement.
- ❖ The average flood insurance premium is approximately \$500 a year.
- ❖ Once purchased, there is typically a 30-day waiting period for the policy to become effective.

You can purchase flood insurance no matter what your flood risk is.

- ❖ You can purchase flood insurance as long as your community participates in the National Flood Insurance Program (NFIP).
- ❖ You are eligible for flood insurance if your house has been flooded before, and you can purchase it even if your mortgage does not require it.
- ❖ In 2007, 20-25 percent of all flood insurance claims come from low- to moderate-risk areas.
 - ◆ You may be eligible for low cost Preferred Risk Policy if you live in a low- or moderate-risk area.

SHOULD A FLOOD EVENT OCCUR IN YOUR COMMUNITY, IT IS IMPORTANT THAT YOU KNOW WHAT TO DO IN RESPONSE TO A FLOOD WATCH OR WARNING, AS WELL AS THE IMPORTANT STEPS TO TAKE AS YOU RETURN HOME.

- ❖ In advance of a possible flood event, remember to:
 - ◆ Make a flood plan.
 - ◆ Plan evacuation routes.
 - ◆ Keep important papers in a safe, waterproof place.
 - ◆ Itemize and take pictures of possessions.
- ❖ Check for damage, including structural damage, before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and/or sewer lines.

- ❖ Call your agent who handles your flood insurance to file a claim. Have the necessary information with you when you contact them.
- ❖ Work with the adjuster to calculate the damage in order to prepare an accurate estimate. To make filing your claim easier, take photographs of any water in the house and damaged personal property.
- ❖ Make a list of damaged or lost items and include their age and value where possible. If possible, have receipts for those lost items available for the adjuster. To prevent mold, remove wet contents immediately.
- ❖ Gather any documents, such as photographs, receipts and itemized lists you made prior to the flood.
- ❖ Access the American Red Cross free Repairing Your Flooded Home guide on their Web site. This guide will help you as you first re-enter your damaged home.
- ❖ For FEMA Disaster Assistance, call 1-800-621-3362. For general flood insurance questions call 1-800-427-4661.
- ❖ For additional information about flood risk and flood insurance, visit FloodSmart.gov.