

# Floods

**F**looding is associated with heavy rains, snow melt, water main breaks and many other severe storms, which can cause localized street closures, flooded basements and damage to vehicles with or without warning. The following information can help prepare your home in the event flooding is imminent.

First determine if your location is in or near a flood zone. This information can be obtained by contacting your local authorities, your mortgage or insurance provider or the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP).

## Before Flooding Occurs

- ❑ Prepare a disaster supplies kit. (see “Emergency Supply Kits” section)
- ❑ Store all valuables, furniture and other personal belongings out of basements if prone to flooding.
- ❑ Contact a licensed professional to safely secure all heating units and keep them elevated in the event your basement floods.
- ❑ Know where all utility shut off switches or levers are located in the event your location floods and have the proper equipment to turn off utilities.
- ❑ Purchase flood mitigation equipment such as pumps, water retaining units, etc., prior to flooding.
- ❑ Keep your vehicle’s gas tank at least  $\frac{3}{4}$  full in case of evacuation.
- ❑ If your street or area is prone to flooding, move your vehicle safely to higher ground prior to rainfall.
- ❑ Determine in advance where you will go in the event of evacuation- a relative’s or friend’s home, hotel, or a local emergency shelter.
- ❑ Establish a family meeting or contact point outside of flood zones if your family is separated. Locations could be a church, mall, or a relative’s or friend’s home.
- ❑ Prepare your pet in the event evacuation is needed.
- ❑ Make sure leaves and other debris are cleared from gutters and storm drains prior to all severe storms.

## Check Insurance Policies

- ❑ Purchase flood insurance to protect your property and personal belongings.
- ❑ If you are renting, note that most landlord insurance policies do not cover your property or belongings. Purchasing of renter’s insurance or personal flood insurance is recommended.
- ❑ Keep all insurance policies, documents and other valuable items in a water proof container or a safety deposit box away from areas prone to flooding.

Flood insurance premiums vary depending on property type, location, age, and construction. Everyone is eligible to purchase flood insurance no matter where you live. Also keep in mind that 25-30% of all claims come from outside high-risk flood areas, so even if you live outside a flood zone you may still want to think about this type of insurance.

## Know Weather Terms

- ❑ Listen to your local media stations for updates and emergency instructions.
- ❑ Be familiar with alert definitions:
  - A FLOOD WATCH means flooding is possible in your area.
  - A FLOOD WARNING means flooding is already occurring or will occur soon.

## During Flooding

- ❑ If not already accomplished, begin to move all valuables, clothing, and furniture to upper levels of your home and away from any flooded areas.
- ❑ If your location is flooded turn off all utility services for safety purposes.
- ❑ If evacuating, stay away from flooded streets or underpasses due to the uncertainty of water depth, missing manhole covers or storm drains.
- ❑ Keep away from rising rivers, streams or brooks.
- ❑ Do not walk or play in flooded streets due to the uncertainty of missing manhole covers, drains, contaminated floodwaters or movement of water. (Note: As little as six inches of moving water can knock you off your feet.)
- ❑ Avoid downed power lines and electrical wires.
- ❑ If your vehicle stalls in rapidly rising waters, abandon it immediately and move to higher ground.
- ❑ Listen to local authorities regarding evacuation routes and adhere to all emergency regulations.

## After Flooding

- ❑ Adhere to emergency notifications to make sure it is safe to go back to your home, if evacuated.
- ❑ Notify your insurance provider if damages occurred.
- ❑ Document all items that have been damaged. Pictures are especially helpful.
- ❑ Do not discard damaged items until your insurance provider has had a chance to inspect your home.
- ❑ Avoid all downed power lines and electrical wires.
- ❑ Do not venture down flooded streets.
- ❑ Hire a licensed plumber if your basement needs to be pumped out.