



# FEMA

## Flood Season 2011

*Prepare your family and your home for severe spring weather*

### Basic Facts:

- ◆ The threat of flooding is real. Flooding is the nation's most frequently occurring natural hazard and precautions should be taken to prepare and protect lives and property.
- ◆ Levees provide some, but *only some* protection against floods. Heavy rainfall inside a levee system can cause equal amounts of damage without overtopping or failure of a levee. Being behind a levee doesn't ensure safety from flooding.
- ◆ Flooding can be caused by a number of factors, including heavy rainfall events many miles away. Swollen rivers and streams can be deadly, even if rain events occur far away.



### Before the severe weather begins,

*Prepare your family: Visit [www.ready.gov](http://www.ready.gov)*

1. **Get a Kit:** Prepare an [Emergency Supply Kit](#) that includes items like non-perishable food, water, a battery-powered or hand-crank radio, medications, extra flashlights and batteries. Your kit should also include vital records and personal information such as birth certificates and social security cards that you may need if you are ever displaced from your home.
2. **Make a Plan:** Make a [Family Emergency Plan](#). Your family may not be together when disaster strikes so it is important to know how you will contact one another, how you will get back together and what you will do in case of an emergency.
3. **Stay Informed:** During a crisis, local emergency officials will broadcast relevant and timely lifesaving information in your area. Have a portable radio with well-charged batteries available to listen for updates.



### Flood Insurance –

*What you need to know and do now!*

- ◆ Flood insurance is the best way to protect yourself and your family from the financial impacts of a flood. Flood insurance is available to homeowners, renters, condo owners/renters and business owners/renters in communities that participate in the National Flood Insurance Program (NFIP).
- ◆ Remember that most homeowner's insurance doesn't cover flood-related damage and it takes 30 days for a flood insurance policy to become effective. So the time to look into flood insurance is now.
- ◆ Even if you don't live in an area that is at high risk for flooding – a Special Flood Hazard Area – you should be aware that flooding may occur and consider insuring your property. The poorly named 100-year-flood (meaning there is a 1-percent annual chance of flooding) can occur multiple times over a short number of years. And many floods far surpass those minimum levels and inundate areas that are not accustomed to experiencing floodwaters.



- ◆ **So why purchase flood insurance?** Did you know in 2010 about 25 percent of all flood insurance claims paid by the NFIP were for policies in low-to-moderate risk communities (meaning outside the designated Special Flood Hazard Area)? Floods know no boundaries, and can happen anywhere, at anytime. The time to act is now!
- ◆ For flood insurance information, call **1-800-427-4661**, or visit: [www.floodsmart.gov](http://www.floodsmart.gov). At the Web site you can enter your home or business address to view your flood-risk level, determine if your community participates in NFIP and find an insurance agent near you who sells flood insurance policies.

## Techniques to Fortify your Home Today!

A few inches of water in your home can cost tens of thousands of dollars to repair. Find out what a flood could cost you today.

Visit [http://www.floodsmart.gov/floodsmart/pages/flooding\\_flood\\_risks/the\\_cost\\_of\\_flooding.jsp](http://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/the_cost_of_flooding.jsp), then take preventative steps to reduce your home's flood risk.

- Make sure downspouts carry water several feet from your house to a well-drained area. About 2,500 gallons of water will come from a 1,000 square foot roof with one foot of snow on it. This much water may cause problems if allowed to drain next to the house.
- Move snow on the ground away from the house. Water from the snow may cause a wet basement if allowed to run down along the basement wall. If the ground is sloped 1 inch per foot near the house, moving the snow just 3-5 feet from the house will reduce problems.
- Examine and clean your sump pump, if you have one. Test your sump pump by pouring water into the pit. Make sure the discharge hose carries the water several feet away from the house to a well-drained area. Also make sure that the pipe is on sloped ground so it drains to prevent freezing.
- Remove excess snow from yards to minimize soft, wet soil conditions. Remember that a 20-foot diameter 10-foot high pile of snow contains about 2,600 gallons of water. Move the snow to well-drained areas.
- Anchor any fuel tanks. An unanchored tank in your basement can be torn free by floodwaters and the broken supply line can contaminate your basement. An unanchored tank outside can be swept downstream and damage other houses.
- Have a licensed electrician raise electric components (switches, sockets, circuit breakers and wiring) at least 12" above your home's projected flood elevation.
- Place the furnace and water heater on masonry blocks or concrete at least 12" above the projected flood elevation.
- If your washer and dryer are in the basement, elevate them on masonry or pressure-treated lumber at least 12" above the projected flood elevation.
- Plan and practice a flood evacuation route with your family.
- Ask an out-of-state relative or friend to be the "family contact" in case your family is separated during a flood. Make sure everyone in your family knows the name, address, and phone number of this contact person.



## Tornadoes: Putting safety first!

- Become informed about your community's tornado warning system.
- Getting underground offers the best protection from tornados. If an underground area is not available, consider:
  - Small, windowless interior rooms on the lowest floor
  - Hallways on the lowest floor away from doors and windows
  - Rooms constructed with reinforced concrete, brick or block with no windows and a heavy concrete floor or roof system
  - Protected areas away from doors and windows
  - *Note: Auditoriums, cafeterias and gymnasiums that are covered with a flat, wide-span roof are not considered safe.*
- Individuals in lightweight modular offices or mobiles are not safe during tornados and other high wind events.
  - Those in them should locate safe rooms nearby and practice getting to them quickly. As a last resort, seek shelter in a low spot away from the home.
- Conduct tornado drills.
- Once in the shelter, individuals should protect their heads with their arms and crouch down.



Learn more about what you can do to protect your home—visit the FEMA Region VII Web site at:  
<http://www.fema.gov/about/regions/regionvii/roadtorebuilding.shtm>.

## Talking weather

*What are they really saying?*

- **Watch:** Meteorologists are monitoring an area or region for the formation of a specific type of threat (e.g. flooding, severe thunderstorms, or tornados).
- Tune in using a weather radio, commercial radio, or television for information. During crises, the NOAA Weather Radio system is used to broadcast timely and important information from the National Weather Service (the only authority on weather forecasting) and emergency personnel offering local situational updates.

Learn more from the [National Weather Service](http://www.weather.gov/nwr) ([www.weather.gov/nwr](http://www.weather.gov/nwr)).

- **Warning:** Specific life and property threatening conditions are occurring and imminent. Take appropriate safety precautions.

