

# HOW TO PREPARE FOR A FLOOD THE BASICS

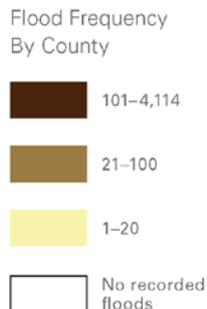


Flooding can happen when rivers and lakes cannot hold excessive rain or snowmelt; when waterways overflow because they are blocked with debris or ice; when levees, dams, or water/sewer systems break; or when strong winds from tropical storms or hurricanes push seawater onto land. The speed and duration of flooding can vary significantly. Flooding from heavy rains can take a week to develop and last for months before floodwaters recede. Flash flooding can happen with little or no warning.

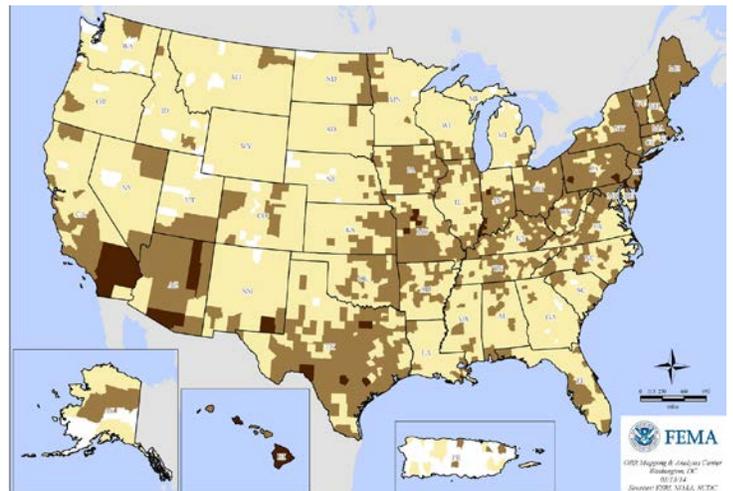
Flooding can cause fatalities and serious injuries for people who are trapped or swept away by wading in, driving through, or boating across floodwaters. Transportation routes, power, water, gas, and other services may be disrupted. Drinking water supplies and wells may become polluted. Landslides and mudslides can occur. Even a few inches of floodwater in a home can cause tens of thousands of dollars in damage.

## KNOW YOUR RISK

Flooding is the most common natural disaster in the United States and can happen anywhere. This map shows the frequency of flood events by county, including coastal, flash, lakeshore, storm surge, or other flooding.



## Frequency of Flood Events by County: 1996 – 2013



## EMERGENCY NOTIFICATIONS

The National Weather Service (NWS), part of the National Oceanic and Atmospheric Administration (NOAA), issues flood alerts when weather conditions make flooding more likely. Tune in to important messages using your NOAA Weather Radio, AM/FM radio, or television.

- NWS issues a **flood watch** when flooding in your area is possible. Be prepared to move to higher ground.
- NWS issues a **flood warning** when flooding is occurring or is about to occur soon. If advised to evacuate, do so immediately.
- NWS issues a **flash flood watch** when flash flooding is possible and a **flash flood warning** when flash flooding is occurring or about to occur. If a flash flood warning is issued for your area, seek higher ground immediately.

If danger from flooding is likely, local authorities may issue an **evacuation notice** to alert residents that flooding will be or is occurring and it is important to leave the area. Evacuation orders vary by state and community, and may range from voluntary to mandatory. When authorities issue a mandatory evacuation notice, leave the area immediately.

## PROTECT YOURSELF

Flood-related injuries and deaths can occur when people become trapped in floodwaters. If you are in an area where flooding occurs, do not enter flooded areas or moving water either on foot or in a vehicle, including areas that appear to have only inches of water. The best way to stay safe is to leave areas that are flooding or expected to flood and avoid floodwaters. If authorities advise or order you to evacuate, do so immediately. Take steps now to be able to evacuate quickly and stay informed:

- Plan and practice how you would evacuate. Know what transportation and evacuation route you would use. Learn the “5 Ps of Evacuation”: People, Prescriptions, Papers, Personal Needs, and Priceless Items to help you plan and remember what to take. Store items in a place you can grab them quickly as you leave.
- Have cash on hand, in case the power goes out and ATMs fail. Keep at least a quarter tank of gas in your vehicle.
- Have a NOAA Weather Radio or an AM/FM radio that can be operated without electricity, using batteries (store extra) or a hand-crank, to stay informed. Sign up for local alerts to your cell phone and download smart phone apps.
- Set up a group text on your phone so you can communicate with family members and friends quickly. Write down important phone numbers and keep them in your wallet in case you cannot access the contact list in your phone.
- Learn or review first aid skills and keep a first aid kit in your home, vehicle, and workplace.
- Include considerations for access or functional needs, medical equipment, pets, or language needs in your plans.

## PROTECT YOUR PROPERTY

Take action now to reduce the risk of damage to your property from flooding. This means elevating critical utilities, such as electrical panels, switches, sockets, wiring, appliances, and heating systems, and waterproofing basements. Make sure your basement is waterproofed and that your sump pump is working and has a battery-operated backup in case of a power failure. Installing a water alarm will also let you know if water is accumulating in your basement. Clear debris from gutters and downspouts. Anchor any fuel tanks. Store valuables, and important documents a safe place. In areas with repetitive flooding, consider elevating the entire structure.

## PROTECT YOUR FINANCES

The impact of a disaster can be costly. Purchasing flood insurance provides financial protection for the cost of repairs due to flood damage. Standard insurance policies do not cover flooding, but flood insurance is available for homeowners, renters, and business owners through the National Flood Insurance Program in participating communities. A policy purchased today will take effect in 30 days, so act now. Take steps now to protect your financial investments and your personal information:

- Review, update, or purchase adequate insurance for your property.
- Take pictures or videos of the rooms in your home and any valuable belongings to keep with your insurance policy.

Collect and protect your critical documents, including financial and legal documents, and medical information, so you will have them handy if you need to submit an insurance claim or apply for other assistance.

## PROTECT YOURSELF AFTER A FLOOD

A flood can cause extreme damage and make an area unsafe. Follow instructions from authorities for when you can return to the area. Do not attempt to drive through areas that are still flooded. Use extreme caution in and around your home after a flood. It may not be safe to live in your home until repairs have been made. Follow the recommendations from your local public health department.

- Personal safety considerations include protecting yourself from electric shock, mold contamination, asbestos, and lead paint.
  - Do not touch electrical equipment if it is wet or you are standing in water.
  - Clean and disinfect everything that got wet and throw away food that was not maintained at a proper temperature or was exposed to floodwaters.
- Carbon monoxide exhaust kills. Use a generator or other gasoline-powered machine ONLY outdoors and away from windows so the fumes do not get inside.
- Photograph or take a video of damage to your property and contact your insurance agent. Do what you can to prevent further damage that insurance may not cover (e.g., putting a tarp on a damaged roof).
- Seek help from local mental health providers if you detect signs of depression or anxiety in yourself or others.

**FOR MORE COMPLETE INFORMATION**, visit [www.ready.gov/prepare](http://www.ready.gov/prepare), click on the flood image and then click on the “Be Smart. Know Your Hazard” icon to download the *How To Prepare for a Flood* guide. Discuss what you have done to prepare with your family, friends, neighbors, and colleagues and encourage them to take action too.