FLOOD PREPARATION AND SAFETY

THE RISK IS REAL

In the past 5 years, all 50 states have experienced flooding. A flood can be devastating, and you don't have to live near water to be at risk. Factors such as changing weather patterns or land development can present new flooding risks for your community. Visit **FloodSmart.gov** or call **1-800-427-2419** to learn your risk and to find a local insurance agent if you don't already have one. Having flood insurance means you can recover more quickly, with less financial pain. But don't stop there. Here are more things you can do to prepare for flooding and assure your safety.

FloodSmart.gov
1-800-427-2419

FEMA

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BE PREPARED BEFORE A FLOOD

Floods can happen anytime and anyplace. And they can happen fast:

- If you don't have a flood insurance policy, contact your insurance agent today. If you have purchased a policy, review your policy with your agent and ask questions to make sure you have the proper amount of coverage.
- Keep your flood insurance policy and insurance agent's contact information on hand in the event you need to file a claim.
- Copy important documents (mortgage papers, deed, passport, bank information, etc.). Keep copies in your home and store originals in a secure place outside the home, such as a bank safe deposit box.
- Take photos of your possessions (furniture, antiques and collectibles, musical instruments, electronic equipment, etc.). Store copies with your other important documents.
- Save receipts for expensive household items (appliances, electronic equipment, etc.) as proof of original cost.
- Make an itemized list of other possessions, such as clothing, books, and small kitchen appliances. The more comprehensive your list, the better.

HAVE AN EMERGENCY PLAN

Emergency plans are a critical component of flood preparation:

- Give your emergency contact information to your insurance agent, employer, and family.
- Put aside an emergency kit with a flashlight, a battery-powered or handcrank radio, additional batteries, candles, and waterproof matches.
- Keep a minimum 3-day supply of nonperishable food and bottled water on hand.
- Visit **Ready.gov** for more information.

BE PREPARED DURING A FLOOD

If you are affected by a flood, here are things you can do to stay safe:

- Heed official instructions. Monitor potential flood hazards on NOAA Weather Radio All Hazards or on the Internet at **NOAAwatch.gov/floods.php**.
- Don't walk through a flooded area. Just 6 inches of moving water can knock you off your feet.
- Don't drive through a flooded area. A car can be carried away by just 2 feet of water.
- Keep away from downed power lines and any other electrical wires.
- Animals that lost their homes during a flood may seek shelter in your home and aggressively defend themselves.

WHAT TO DO AFTER A FLOOD

If you experience a flood, here are some steps to take once the waters have receded:

- Check for structural damage before entering your home. If you suspect damage to water, gas, electric, or sewer lines, contact authorities.
- Remove wet contents like carpeting, furniture, and bedding immediately but keep swatches for the adjuster. Mold can develop within 24 to 48 hours. Use dehumidifiers and air-conditioners to dry out the building.
- Photograph and list all damaged or lost items including their age and value where possible. Take photos of water in the house. Adjusters need evidence of the damage to prepare your estimate.
- Plan before you repair. Contact your local building inspections, planning office, or clerk's office to get information on local building requirements.