

Surviving the Storm



FEMA photo by Barb Sturmer

One of many buildings throughout the Midwest nearly buried by snowdrifts higher than 15 feet high in the worst winter in many years.

Safer, Stronger, Smarter . . .

Building to Survive the Storm

Winter storms or floods pose serious risks to your residence. Forewarned, you can take steps to protect your home from excess damage before you build, or even after.

In areas which experience heavy annual snowfall, roofs can be vulnerable to the strain of snow loads. Agricultural buildings, sheds and buildings with flat roofs are particularly vulnerable. Heavy accumulations of wet, compacted snow may weigh more than 20 pounds per cubic foot.

If snow begins to melt and refreeze, ice-dams can clog gutters and force water under the roof and into eaves. This can damage a structure's wall and ceilings and lead to expensive repairs.

Melting snow can also cause flooding, which can erode soil from under homes, weaken foundations and encourage collapse.

How to Protect Your Home

If your area is at high risk for flooding, consider relocating your

home. Or, consider elevating it so floodwaters can pass underneath.

Buy flood insurance. Disaster assistance provides a helping hand toward recovery, but is not sufficient to fully replace your property.

If You Are Building a Home

Contact local building officials, floodplain administrators and emergency management officials to learn about winter storm and flood hazards. They can determine if your home is located in a floodplain and can explain regulatory and permit requirements. Ask about state requirements, too.

Have work performed in compliance with a model state or national building code. A qualified contractor, professional engineer or architect can assist you. Always obtain the proper building permits from your local building inspector or permit authority.

Floods and Flash Floods

The Most Common and Costly Disasters

What is a flood?

Floods are the most common and widespread of all natural disasters — except fire. Most communities in the United States experience some kind of flooding after spring rains, heavy thunderstorms or winter snow thaws. Floods can be slow or fast rising, but generally they develop over a period of days.

Floodwaters can be extremely dangerous. The force of 6 inches of swiftly moving water can knock people off their feet. The best protection during a flood is to leave the area and go to shelter on higher ground.

What is a flash flood?

Flash floods usually result when intense storms drop large amounts of rain within a brief period. Flash floods occur with little or no warning and can reach full peak in only a few minutes.

Water from a flash flood moves very fast and can roll boulders, tear out trees, destroy buildings and obliterate bridges. Cars easily can be swept away in just 2 feet of moving water. If floodwaters rise around a car, it should be abandoned. Passengers should climb to higher ground.

Did you know?

You can protect yourself from flood losses by purchasing flood insurance through National Flood Insurance Program. Home owners policies do not cover flood damage. Information is available through local insurance agents or call **1-800-427-4661**.

Surviving the Storm is a special edition of *Recovery Times*, published by the Federal Emergency Management Agency in cooperation with the Minnesota Division of Emergency Management, the North Dakota Division of Emergency Management and the South Dakota Division of Emergency Management.

By Fax, Phone and Internet

FEMA Information Available “Round the Clock”

If you need information about emergency preparedness, steps you can take to avoid disaster-related losses or how to get help after a disaster, FEMA is as close as your computer or fax machine.

Internet/World Wide Web

Find out more about who we are, what we do and how we can help. You can access nearly 4,000 files containing the latest emergency information, preparedness tips, winter storm information, press releases and an on-line edition of our newsletter, *Recovery Times*. You can receive timely information about winter storms on our *Winter Storm Update Web Page*. Our address on the World Wide Web is <http://www.fema.gov>.

FEMA Fax-on-demand

To receive faxed copies of our news releases, advisories, historical data, fact sheets and emergency preparedness tips call our 24-hour fax-on-demand number, **202-646-FEMA**.



A Message From

FEMA Director James Lee Witt

Each year, millions of Americans face the threat posed by winter storms. Heavy snow, strong winds and subsequent flooding can cause devastation of property, personal injury and death.

We at FEMA, together with our partners in your state emergency management agency, stand committed to assist you in protecting your homes and loved ones from these traumatic reminders of nature's power.

Experience has shown us that lives can be saved and damage to property significantly reduced by consistently enforcing building codes, building safer and stronger buildings and making the proper preparations when a storm is approaching.

Along with many protective responsibilities that lie with government, there are individual responsibilities, as well. Understanding and using the information contained in this publication will help you better prepare for winter storms and spring flooding.

Working together we can prevent damage, injuries and death associated with these powerful storms.

Prepare Your Car for Winter Driving

The leading cause of death during winter storms is transportation accidents. Preparing your vehicle for the winter season and knowing how to react if stranded or lost on the road are the keys to safe winter driving.

Have a mechanic check the following items on your car:

- Battery
- Antifreeze
- Wipers and windshield washer fluid
- Ignition system
- Thermostat
- Lights
- Flashing hazard lights
- Exhaust system
- Heater
- Brakes
- Defroster
- Oil level (if necessary, replace existing oil with a winter grade oil or the SAE 10w/30 weight variety)

Install good winter tires. Make sure the tires have adequate tread. All-weather radials are usually adequate for most winter conditions. However, some jurisdictions require that vehicles must be equipped with chains or snow tires with studs.

Keep a windshield scraper and small broom for ice and snow removal.

Maintain at least a half tank of gas during the winter season.

Plan long trips carefully. Listen to the radio or call the state highway patrol for the latest road conditions. Always travel during daylight and, if possible, take at least one other person.

If you must go out during a winter storm, try to use public transportation.

Dress warmly. Wear layers of loose-fitting, layered, lightweight clothing.

Carry food and water. Store a supply of high-energy “munchies” and several bottles of water.

Keep these items in your car

- Flashlights with extra batteries
- First-aid kit with pocket knife
- Necessary medications
- Several blankets
- Sleeping bags
- Extra newspapers for insulation
- Plastic bags (for sanitation)
- Matches
- Extra mittens, socks and a wool cap
- Rain gear and extra clothes
- Small sack of sand (for traction under wheels)
- Small shovel
- Small tools (pliers, wrench and screwdriver)
- Booster cables
- Set of tire chains or traction mats
- Cards, games and puzzles
- Brightly colored cloth (to use as a flag)
- Canned fruit and nuts
- Nonelectric can opener
- Bottled water

Beware of Winter's Silent Dangers

How to Treat Frostbite and Hypothermia

Frostbite is a severe reaction to cold exposure that can permanently damage its victims. A loss of feeling and a white or pale appearance in fingers, toes, or nose and ear lobes are symptoms of frostbite.

Hypothermia is a condition brought on when the body temperature drops to less than 90 degrees Fahrenheit. Symptoms include uncontrollable shivering, slow speech, memory lapses, frequent stumbling, drowsiness and exhaustion.

If frostbite or hypothermia is suspected, begin warming the person slowly and seek immediate medical assistance. Warm the person's trunk first. Use your own body heat to help. Arms and legs should be warmed last because stimulation of the limbs can drive cold blood toward the heart and lead to heart failure.

Put the person in dry clothing and wrap his or her entire body in a blanket.

Never give a frostbite or hypothermia victim something with caffeine in it or alcohol. Caffeine, a stimulant, can cause the heart to beat faster and hasten the effects cold has on the body. Alcohol, a depressant, can slow the heart and also hasten the ill effects of cold body temperatures.

Emergency First Aid Kit

Hydrogen peroxide or betadine solution
 Rubbing alcohol
 12 gauze bandages (4 in. by 4 in.)
 1 roll 1/2 in. adhesive tape
 1 roll 2 in. gauze bandage
 Antibiotic cream
 Box of adhesive bandage strips
 Aspirin or acetaminophen
 Petroleum jelly
 Eye drops
 Clean fabric for sling
 Baking soda or Epsom salts
 Milk of magnesia
 Cotton swabs



Above-average snowfall and blowing winds closed roads and major highways throughout the upper Midwest.

Photo by Maj. Mike Starr, North Dakota National Guard

Safety tips on prevention:

Carbon Monoxide Poisoning

Carbon monoxide, a product of combustion, is one of the most common causes of accidental poisoning in the United States. A gas that has no color, odor or taste, carbon monoxide bonds with hemoglobin in the blood, displacing oxygen. It is produced by common home appliances such as gas or oil furnaces, clothes dryers, ranges, space heaters and wood stoves.

The early stages of carbon monoxide poisoning can resemble food poisoning or influenza. Symptoms may include headache, nausea and fatigue. A person may feel drowsy and confused, and may experience a faster heart rate. Depending upon the concentration of carbon monoxide in the air and the length of exposure, the next stages can produce unconsciousness, convulsions, brain damage and, finally, death.

Young children and pets may be the first to be affected.

To prevent carbon monoxide poisoning, follow these safety tips:

- Make sure all stoves, fireplaces, furnaces and space heaters are properly installed, vented and maintained. (Electric heaters do not produce carbon monoxide.)
- Check flues, chimneys and vents often to make sure they are clear of snow, ice and other debris.
- Repair rusted or pitted flue pipes leading from the furnace and/or water

heater to the chimney.

- Do not block the furnace air intake.
- Do not operate a barbecue grill indoors or in an enclosed porch or garage, even with the door open.
- Do not use a gas range or oven for home heating.
- Do not adjust pilot lights yourself.
- Do not leave a vehicle running inside a garage, and never leave the door between the house and garage open if the vehicle is running.
- Start snow blowers outside rather than inside a garage or storage shed.
- If you are trapped in a vehicle, check to see that the exhaust pipe is free of snow. Open a downwind window slightly for ventilation.
- If you think you may have a carbon monoxide problem in your home, contact your local fire department. Turn off the furnace or other appliance that could be causing the problem, and open doors and windows. Call your utility company or a licensed service technician and have the problem fixed before restarting appliances.
- Purchase a carbon monoxide detector, with alarms that are triggered when the amount of carbon monoxide in the air approaches hazardous levels

Winter Storm Preparations: Know W

Timely preparation, including measures to avoid the impacts of severe winter weather, can help avert a tragedy. Experts agree that the following measures can be effective in dealing with the challenges of severe winter weather:

Before Severe Weather Arrives

- Store drinking water, first aid kit, canned/ no-cook food, non-electric can opener, radio, flashlight and extra batteries where you can get them easily, even in the dark.
- Keep other vehicles fueled and in good repair, with a winter emergency kit in each.
- Get a NOAA Weather Radio to monitor severe weather.
- Know safe routes from home, work and school to high ground.
- Know how to contact other household members through a common out-of-state contact in the event you become separated.
- Know how to turn off gas, electric power and water before evacuating.
- Know ahead of time what you should do to help elderly or disabled friends, neighbors or employees.
- Keep plywood, plastic sheeting, lumber, sandbags and hand tools accessible.
- Winterize your house, barn, shed or any other structure that may provide shelter for your family, neighbors, livestock or equipment. Install storm shutters, doors and windows; clear rain gutters; repair roof leaks; and check the structural ability of the roof to sustain unusually heavy weight from the accumulation of snow — or water, if drains on flat roofs do not work.
- If you think you might want to volunteer in case of a disaster, let voluntary organizations or the emergency services office know beforehand.

During Any Storm or Emergency

- Monitor your NOAA Weather Radio or local radio and/or TV station for information and emergency instructions.
- Have your emergency survival kit ready to go if told to evacuate.

- If you go outside for any reason, dress for expected conditions. For cold weather, wear several layers of loose-fitting, lightweight, warm clothing rather than one layer of heavy clothing. Outer garments should be tightly woven and water-repellent. Mittens are warmer than gloves. Wear a hat. Cover your mouth with a scarf to protect your lungs from extremely cold air. Wear sturdy, water-proof boots in snow or flooding conditions.
- If advised to evacuate, tell others where you are going, turn off utilities if told to, then leave immediately, following routes designated by local officials.

During a Flood

- Avoid areas subject to sudden flooding.
- Do not try to walk across running water more than 6 inches deep; even 6 inches of rapidly running water can sweep you off your feet.
- Do not drive into flooded areas. If your car stalls, abandon it immediately—if you can—and seek higher ground.

During a Winter Storm

- Conserve fuel, if necessary, by keeping your house cooler than normal. Temporarily shut off heat to less-used rooms.
- If using kerosene heaters, maintain ventilation to avoid build-up of toxic fumes. Keep heaters at least three feet from flammable objects. Refuel kerosene heaters outside.
- Avoid travel if possible. If you must travel, do so during daylight. Do not travel alone. Stay on main roads, and keep others informed of your schedule.

If a Blizzard Traps You in Your Car

- Pull off the road, set hazard lights to flashing and hang a distress flag from the radio aerial or window. Remain in your vehicle.
- Conserve fuel, but run the engine and heater about ten minutes each hour to keep warm, cracking a downwind window slightly to prevent carbon monoxide poisoning. Exercise to

maintain body heat but don't overexert. Huddle with other passengers and use your coat for a blanket.

- In extreme cold use road maps, seat covers, floor mats, newspapers or extra clothing for covering—anything to provide additional insulation and warmth.
- Turn on the inside dome light so rescue teams can see you at night, but be careful not to run the battery down. In remote areas, spread a large cloth over the snow to attract the attention of rescue planes.
- Stay in your vehicle. Weather conditions could change suddenly.

After the Storm

- Report downed power lines and broken gas lines immediately.
- After blizzards, heavy snows or extreme cold, check to see that no physical damage has occurred and that water pipes are functioning. Wait for streets and roads to be opened before you attempt to drive anywhere.
- Check on neighbors, especially any who might need help.
- Beware of overexertion and exhaustion. Shoveling snow in extreme cold causes many heart attacks. Set your priorities and pace yourself after any disaster that leaves you with a mess to clean up. The natural tendency is to do too much too soon.

Returning to Your Home

- Do not turn electricity back on if you smell gas or if the electric system has been flooded.
- Wear sturdy work boots and gloves.
- Do not handle electric equipment in wet areas.
- Use flashlights, not lanterns, candles or matches, to check buildings containing natural gas, propane or gasoline.
- Follow directions from local officials regarding the safety of drinking water.
- Clean and disinfect everything that was touched by floodwaters and throw out any such foodstuffs.

What to Do before the Storm Strikes



FEMA Photo by Barb Stumer

Repeated heavy snows isolated many farms that dot the plains.

Preparation and Vigilance Prevent Cold-Weather Livestock Injuries

When temperatures plunge below zero, livestock producers need to give extra attention to their animals, says a North Dakota State University veterinarian.

“Prevention is the key to dealing with hypothermia, frostbite and other cold weather injuries in livestock,” says Charlie Stoltenow with the NDSU Extension Service. “By the time symptoms are noticeable, it’ll probably be too late for producers to provide much help.

“Consider what you would need if you were out in severe cold and wind for 24 hours a day,” Stoltenow says. “Shelter, something to insulate you from the cold and plenty of food and water would be your top priorities.”

Stoltenow says producers should take extra time to observe livestock, looking for early signs of disease and injury.

“Severe cold-weather injuries or death primarily occur in the very young or in animals that are already debilitated,” he said.

Stoltenow says some North Dakota beef producers have reported cases of cold-weather-related sudden death in their calves. Such cases often result when cattle

are suffering from undetected infection particularly pneumonia.

“Those animals are under stress already and the weather puts them under such an energy stress that they’re putting everything they’ve got into producing heat,” he says. Sudden, unexplained livestock deaths and illnesses should be investigated quickly so that a cause can be identified and steps can be taken to protect remaining animals.

Making sure animals receive adequate feed and water is a big step toward preventing cold-weather maladies.

“Give animals plenty of dry bedding to snuggle into,” Stoltenow advises. That insulates vulnerable udders, genitals and legs from the frozen ground and frigid winds. Likewise, windbreaks are essential to keeping animals safe from frigid conditions.

Stoltenow says animals suffering from frostbite don’t exhibit pain. It may be up to two weeks before the injury becomes evident as freeze-damaged tissue starts to slough away. “At that point the only option is to consult a veterinarian and treat the injury as an open wound,” he said.

Pets Need Help, Too

As a winter storm approaches, consider ways to protect your pets.

Put identification tags on the animals.

If you plan to remain at home, bring pets inside with you. Have newspapers on hand for sanitary purposes. Feed the animals moist or canned food so they will need less water to drink.

As a rule, public shelters will not take pets.

If you are not going to stay in your home during the storm, arrange to leave your pets with your veterinarian or friends, or leave them loose inside your home with food and plenty of water. Remove the toilet tank lid, raise the seat and brace the bathroom door open so they can drink.

Do not leave pets outside or tied on leashes.

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Additional copies of *Surviving the Storm* are available by calling **1-800-480-4520**. Comments may be sent via the Internet to eipa@fema.gov or to FEMA, EIMA, 500 C St. S.W., Washington, D.C. 20472.

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Flood Insurance Myths and Facts

MYTH: My standard home owners' insurance will cover me if my house is damaged or destroyed in a flood.

FACT: Home owners' insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available for your home.

MYTH: Federal disaster aid, available during and after a flood, will reimburse me for losses. Therefore, I don't need to buy flood insurance for my home and belongings.

FACT: Federal Emergency Management Agency (FEMA) disaster aid is only available during presidentially declared disasters. Federal aid is often in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest. Flood insurance policies pay claims whether or not a disaster is declared.

MYTH: I live outside the floodplain, so I don't need to buy flood insurance.

FACT: More than 25 percent of the National Flood Insurance Program (NFIP) claims are for structures outside identified floodplains. People who face even moderate flood risks should get insurance, which can be purchased for as little as \$85 per year.

MYTH: I can't buy flood insurance because my home has been flooded previously.

FACT: If your community is participating in the NFIP, it doesn't matter that your home has been flooded before. You may still buy flood insurance.

MYTH: If people don't want to purchase flood insurance, it's their own business. It doesn't really affect me.

FACT: When people do not buy flood insurance, you pay more for federal and state disaster relief. Flood insurance is one of the best ways to keep disaster relief costs down for all taxpayers.

MYTH: Flood insurance is available only for home owners.

FACT: Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: If a flood is forecast in the near future, it's too late for me to purchase insurance.

FACT: You can purchase flood insurance anytime in a participating community. However, there is a 30-day waiting period after you have applied and paid the premium before the policy is in effect. The policy will not, however, cover a loss in progress.

MYTH: I can only buy federal flood insurance through the federal government.

FACT: You can buy federal flood insurance through most major private insurance companies and property insurance agents.

MYTH: The NFIP does not offer any type of coverage for basements.

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Basement coverage under an NFIP policy includes clean-up expenses and repair or replacement of items used to service homes and buildings. These can include elevators, furnaces, water heaters, air conditioners, utility connections, circuit breaker boxes, pumps and tanks used in solar energy systems. Flood insurance will not cover the contents of a finished basement and basement improvements such as finished walls, floors and ceilings.

Know Your Weather Terminology

Winter storm watch. A winter storm may threaten a specific area but is not imminent.

Winter storm warning. An advisory that a winter storm is expected to strike a specific area within 24 hours.

Blizzard warning. Snow and sustained winds over 35mph will produce blinding snow, near zero visibility, deep drifts, and life-threatening wind chill—seek refuge immediately!

Winter weather advisory. Winter weather conditions are expected to cause significant inconveniences and may be hazardous, especially to motorists.

Frost/freeze warning. Below freezing temperatures are expected and may cause damage to plants, crops, or fruit trees.

Flash flood or flood watch. Be alert to signs of flash flooding and be ready to evacuate on a moment's notice.

Flash flood warning. A flash flood is imminent—act quickly to save yourself because you may have only seconds.

Flood warning. Flooding has been reported or is imminent—take necessary precautions at once to protect yourself from rising flood waters.

Wind chill. "Wind chill" is a calculation of how cold it feels outside when the effects of temperature and wind speed are combined. A strong wind combined with a temperature just below freezing can make the air feel about 35 degrees colder.

Danger: Flash Floods

Nearly half of all flash flood fatalities are automobile-related.

Water weighs 62.4 lbs. per cubic foot and typically flows downstream at 6 to 12 miles an hour.

When a vehicle stalls in the water, the water's momentum is transferred to the car. For each foot the water rises, 500 lbs. of lateral force are applied to the car.

But the biggest factor is buoyancy. For each foot the water rises up the side of the car, the car displaces 1,500 lbs. of water. In effect, the car weighs 1,500 lbs. less for each foot the water rises.

Two feet of water will carry away most automobiles.



FEMA photo by Barb Sturmer

The huge snowdrifts piled against these grain-storage bins tell the tale of this winter's record bad weather in the upper Midwest.

Flood Insurance:

The Best Protection Money Can Buy

Most home owners policies do not cover flood damage. Fortunately, federally backed flood insurance protection is available through the National Flood Insurance Program (NFIP).

NFIP coverage is available from most property and casualty insurance agents or brokers.

Flood insurance is available for virtually any building that is walled, roofed and principally above ground, along with building contents. Separate policies are needed for each structure.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the ceiling is \$500,000 on the building and \$500,000 on contents. If you are a renter, you can purchase coverage up to \$100,000 for personal belongings.

Mobile homes can be insured if they are on a permanent foundation and

anchored to resist flotation, collapse or lateral movement.

NFIP rates are set by the federal government. There is a 30-day waiting period from the date of purchase before coverage becomes effective.

If property is located in a designated high-risk flood area, flood insurance must be purchased to be eligible for any federally insured mortgage or construction loan.

Those who live in high-risk flood areas and receive federal disaster loans or grants are required to purchase and maintain flood insurance. Otherwise, many forms of disaster assistance may be denied in future floods.

All NFIP claims and operating expenses are paid by policy premiums. No federal tax dollars are used for this purpose.

For more information about flood insurance, call toll free **1-800-427-4661**.

Winter Weather Brings Increased Fire Risk

Each year, poorly maintained furnaces and the improper use of heating, cooking and lighting equipment cause thousands of fires in the United States. To protect yourself against risk of fire, the following precautions are recommended:

- Install smoke detectors on each floor of your home and test the detectors monthly.
- Equip your home with Type ABC fire extinguishers.
- Have your furnace cleaned and inspected annually by a qualified technician.
- Never use a range or oven to heat your home. They can cause burns and are a source for potentially toxic fumes.
- If you use an electric space heater, read and follow the manufacturer's instructions. Do not overload circuits, and be sure to keep the heater a way from curtains, drapes and other flammable material.
- Never try to thaw frozen pipes with a blow torch or open flame.
- Never discard ashes inside or near your home. Place them outdoors in a covered metal container away from your home and other structures.
- Keep fire hydrants clear of snow so they can easily be located.

To help you, FEMA will . . .

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Protecting Your Home from Future Flood Damage

You can reduce the risk of future damage to your property by taking common-sense steps when making repairs to your home or property. These steps are known as hazard mitigation.

Mitigation techniques can be designed for your home to minimize the effects of floodwaters on your property and your family.

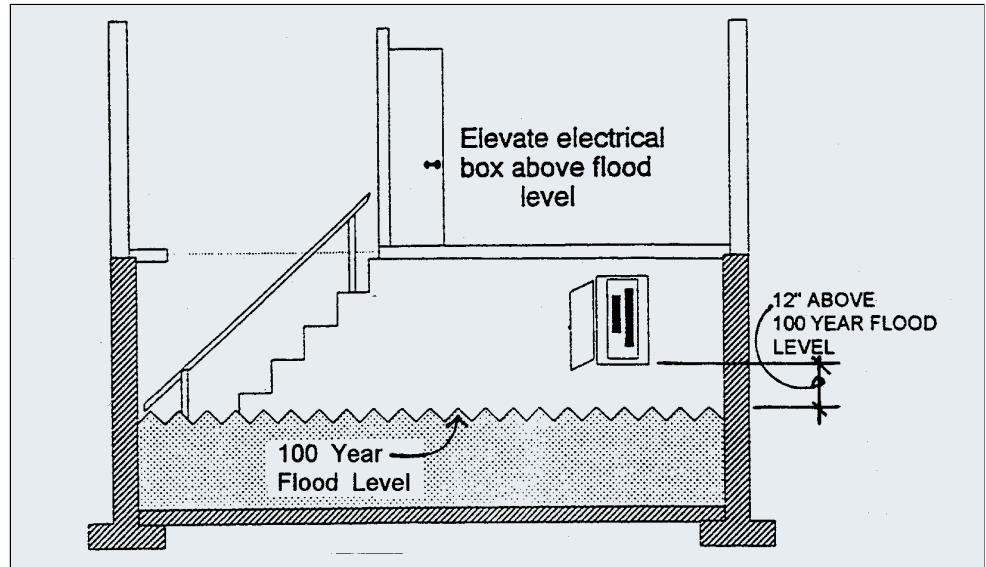
Many Mitigation Measures Are Low-Cost

Mitigation measures don't have to be expensive. If you live in a flood hazard area, there are many low-cost measures that you can take to reduce your risk from future flooding.

Heating and hot-water systems, washers and dryers can be elevated on a platform at least 12 inches above the flood level. Electrical panels and utilities also should be relocated to an area above the flood level. If the space is not high enough to allow elevation of the utility, the utility may be moved to an upper floor or attic space.

Other measures include building a floodwall around basement windows to protect the basement from low-level flooding and anchoring fuel tanks to prevent them from floating and overturning.

Before any alterations or repairs are made, contact your local building official to obtain any necessary permits.



Elevate Your House

If the flood risk is more severe in your location, elevating your home above the flood level becomes a reasonable mitigation alternative.

With elevation, the structure is raised so that the main living floor is above anticipated flood levels, and a new foundation is put under the existing structure. Your local building official can help you determine safe flood-elevation heights. New stairs and landings are then built to provide access to the main floor.

Relocate Away from the High-Risk Area

In some instances, the best alternative may be to move your home and family out of harm's way. Relocation is the most permanent solution to protect yourself from floodwaters.

If you own vacant land outside of the flood zone, it may be possible to move the house to a new site. This may take a lot of advance planning, but the result may put you at ease for a lifetime.

Check with your local community to learn about any assistance they may be able to provide you in this process.

And looking ahead . . .

Safety Tips for Tornado Season

As winter yields to spring, think ahead to steps to take to protect yourself and your family from tornadoes.

Keep alert to changing weather conditions. When you hear a tornado warning or see a funnel cloud, take shelter immediately. Although there is no guaranteed safe place during a tornado, some locations are better than others.

If you are at home . . . Avoid windows. The safest place in your house is the basement, preferably under some-

thing sturdy, such as a table. If you have no basement, go to an inside room on the lowest floor, such as a closet, bathroom or room with no windows.

If you are in a mobile home . . .

Do not stay in a mobile home during a tornado. Plan ahead by arranging to stay with friends or neighbors who have basements, if a tornado watch is issued. If there is not time to get there, lie flat in a ditch or ravine and cover your head with your arms.

On the road . . . Do not try to out-

run a tornado in your car. If you see a funnel cloud, stop your vehicle and get out. Do not get under your vehicle. Lie flat in a ditch or ravine and cover your head with your arms.

In the open . . . If there is no underground shelter immediately available, lie in a ditch or gully and cover your head with anything available to protect it from flying debris.

In all events, keep your family together and listen to the radio for information.