

## Flooding- Our Nation's Most Frequent and Costly Natural Disaster

### WHAT TO KNOW ...WHAT TO DO

#### FLOOD SAFETY AWARENESS WEEK

FEMA and the National Flood Insurance Program (NFIP) are proud to partner with the National Oceanic and Atmospheric Administration (NOAA) and National Weather Service (NWS) to demonstrate flood risks across the country and provide important information about steps you can take to protect yourself and your family.

#### SPRING FLOOD RISKS

Midwestern states are particularly susceptible to snow melt and ice jam that cause spring flooding, but every region of the country is at risk. Ninety percent of all natural disasters in the U.S. involve flooding and twenty to twenty-five percent of flood insurance claims come from outside high-risk areas.

#### KNOW YOUR RISK

There are a number of things you can do before, during and after a flood to reduce your risk.

#### BEFORE A FLOOD...

##### 1) Know safety tips and build an emergency supply kit

Include drinking water, a first-aid kit, canned food, a radio, flashlight and blankets. Visit [www.ready.gov](http://www.ready.gov) for a disaster supply checklist or [www.weather.gov/floodsafety](http://www.weather.gov/floodsafety) for flood safety tips and information from the National Weather Service.

**2) Have a family emergency plan in place.** Plan and practice flood evacuation routes from home, work and school that are on higher ground.

**3) Move important objects and papers to a safe place.** Store your valuables where they won't get damaged.

**4) Protect your property.** Consider a flood insurance policy at [www.FloodSmart.gov](http://www.FloodSmart.gov). Most homeowners insurance does not cover flooding. If you do have a flood insurance policy, make sure it is up to date.

#### DURING A FLOOD...

**1) Go to higher ground.** Get out of areas subject to flooding, including dips, low spots, canyons, washes, etc.

**2) Avoid areas already flooded,** especially when water flows fast. Do not attempt to cross flowing streams. Just six inches of moving water can knock you off your feet.

**3) Never drive through flooded roadways.** Roadbeds may be washed out under flood waters and just two feet of moving water can sweep an SUV off the road.

#### AFTER A FLOOD...

**1) Check for damage.** Check for structural damage before re-entering your home. If you suspect damage to water, gas, electric or sewer lines, contact authorities.

**2) Remove wet contents immediately.** Wet carpeting, furniture, bedding and any other items holding moisture can develop mold within 24 to 48 hours. If any mold develops, throw the item away.

**3) Clean and disinfect** everything that was touched by floodwaters or mudflows. Throw away food that has come into contact with floodwaters and boil water until authorities declare the water supply safe to drink.

#### FILE YOUR FLOOD INSURANCE CLAIM

- **File a claim.** Place call with: (1) the name of your insurance company; (2) your policy number; (3) a telephone number or e-mail address where you can be reached.
- **Take photos** of any water in the house and damaged personal property. Adjusters need evidence of the damage and damaged items to prepare your repair estimate.
- **Make a list** of all damaged or lost items and include their age and value where possible.

Visit the Flood Safety Awareness Week webpage at [www.floodsmart.gov/noaafloodweek](http://www.floodsmart.gov/noaafloodweek) for more on your flood risk, and how to purchase a flood insurance policy.



FEMA

In partnership with:



NOAA NATIONAL WEATHER SERVICE  
NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION

MARCH 2009