

WHAT TO DO BEFORE, DURING, AND AFTER A FLOOD

KNOW YOUR RISK

- **What:** There are many possible causes of floods including heavy rain or snowmelt, coastal storms and storm surge, waterway overflow from being blocked with debris or ice, or overflow of levees, dams, or waste water systems. Flooding can occur slowly over many days or happen very quickly with little or no warning, called flash floods.
- **Where:** While flooding can happen in any U.S. state or territory, it is particularly important to be prepared for flooding if you live in a low-lying area near a body of water, such as near a river, stream, or culvert; along a coast; or downstream from a dam or levee.
- **When:** Coastal areas are at greater risk for flooding during hurricane season (i.e., June to November), while other locations are more at risk in the spring and during heavy summer rains.

RISK MANAGEMENT

- **When It Is Not Flooding, Make a Flood Plan**
 - Know your flood risk.
 - Familiarize yourself with local emergency plans.
 - Know where to go and how to get there should you need to get to higher ground, the highest level of a building, or to evacuate.
 - Make a flood emergency plan for the relevant type/s of local flood risk with plans such as evacuation, shelter, locations for high ground.
 - Build or restock your emergency preparedness kit, including a minimum of 3 days of food and water, flashlight, batteries, cash, and first aid supplies.
 - Stay tuned to your phone alerts, TV, or radio for weather updates, emergency instructions, or evacuation orders.
- **Consider Buying Flood Insurance**
 - 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.
- **Evacuate**
 - To avoid being trapped when floodwaters threaten your area, the best action to protect yourself and your family is to evacuate before flooding starts.
 - Know and follow the directions from local officials for community evacuation or seek high ground for localized flooding.
 - If you do not evacuate before the flooding occurs or you are trapped by flash flooding, 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.
- **Elevate, Waterproof, and Clear Debris**
 - Elevate critical utilities, such as electrical panels, switches, sockets, wiring, appliances, and heating systems, and waterproofing basements.
 - In areas with repetitive flooding, consider elevating the entire structure.
 - Make sure basements are waterproofed and that your sump pump is working and then install 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.
 - Move furniture, valuables, and important documents to a safe place.

BASIC SAFETY TIPS

- Turn Around. Don't Drown! ®
- Avoid walking or driving through flood waters.

- Do not drive over bridges that are over fast-moving floodwaters. Floodwaters can scour foundation material from around the footings and make the bridge unstable.
- Just six inches of moving water can knock you down, and one foot of moving water can sweep your vehicle away.
- If there is a chance of flash flooding, move immediately to higher ground.
- If floodwaters rise around your car but the water is *not* moving, abandon the car and move to higher ground. *Do not* leave the car and enter *moving* water.
- Avoid camping or parking along streams, rivers, and creeks during heavy rainfall. These areas can flood quickly and with little warning.

FLOOD WATCH

- Conditions are right for flooding to occur in your area.
- **Steps to Take**
 - Turn on your TV/radio to receive the latest weather updates and emergency instructions. Know where to go. You may need to reach higher ground quickly and on foot.
 - Build or restock your emergency preparedness kit. Include a flashlight, batteries, cash, and first aid supplies.
 - Prepare your home.
 - Bring in outdoor furniture and move important indoor items to the highest possible floor. This will help protect them from flood damage.
 - Disconnect electrical appliances and do not touch electrical equipment if you are wet or standing in water. You could be electrocuted.
 - If instructed, turn off your gas and electricity at the main switch or valve. This helps prevent fires and explosions.
 - Follow standard emergency management plans for an imminent disaster.

FLOOD WARNING

- Flooding is either happening or will happen shortly.
- **Steps to Take**
 - Move immediately to higher ground or stay on high ground.
 - Evacuate if directed.
 - Avoid walking or driving through flood waters.
 - Turn Around, Don't Drown!
 - Just 6 inches of moving water can knock you down and one foot of moving water can sweep your vehicle away.
 - Follow standard emergency management plans for an imminent disaster.

AFTER A FLOOD

- Return home only when authorities say it is safe.
- Be aware of areas where floodwaters have receded and watch out for debris. Floodwaters often erode roads and walkways.
- Do not attempt to drive through areas that are still flooded.
- Avoid standing water as it may be electrically charged from underground or downed power lines.
- Photograph damage to your property for insurance purposes.

WHEN YOU FIRST REENTER YOUR HOME

- If standing water is in your home
 - Turn off the main power *only* from a dry location, even if it delays cleaning.
 - If you must enter standing water to access the main power switch, then call an electrician to turn it off. **NEVER turn power on or off yourself or use an electric tool or appliance while standing in water.**
 - Have an electrician check the house's electrical system before turning the power on again.

- If the house has been closed up for several days, enter briefly to open doors and windows to let the house air out for a while (at least 30 minutes) before you stay for any length of time.
- If your home has been flooded and has been closed up for several days, presume your home has been contaminated with mold.
- If your home has been flooded, it also may be contaminated with sewage. See <https://www.cdc.gov/disasters/floods/cleanupwater.html>.
- Dry Out Your House
 - If flood or storm water has entered your home, dry it out as soon as possible. Follow these steps:
 - If you have electricity and an electrician has determined that it's safe to turn it on, use a "wet-dry" shop vacuum (or the vacuum function of a carpet steam cleaner), an electric-powered water transfer pump, or sump pump to remove standing water.
 - If you are operating equipment in wet areas, be sure to wear rubber boots.
 - If you do not have electricity, or it is not safe to turn it on, you can use a portable generator to power equipment to remove standing water.
 - **Note: If you must use a gasoline-powered pump, generator, pressure washer, or any other gasoline-powered tools to clean your home, never operate the gasoline engine inside a home, basement, garage, carport, porch, or other enclosed or partially enclosed structures, or less than 20 feet from any door, window, or vent, even if the windows and doors are open. Such improper use can create dangerously high levels of carbon monoxide and cause carbon monoxide poisoning.**
 - If weather permits, open windows and doors of the house to aid in the drying-out process.
 - Use fans and dehumidifiers to remove excess moisture. Fans should be placed at a window or door to blow the air outwards rather than inwards, so not to spread the mold.
- Have your home heating, ventilating, and air-conditioning (HVAC) system checked and cleaned by a maintenance or service professional who is experienced in mold clean-up **before you turn it on.**
 - If the HVAC system was flooded with water, turning on the mold-contaminated HVAC will spread mold throughout the house.
 - Professional cleaning will kill the mold and prevent later mold growth.
 - When the service determines that your system is clean and if it is safe to do so, you can turn it on and use it to help remove excess moisture from your home.
- Prevent water outdoors from reentering your home.
 - Rain water from gutters or the roof should drain away from the house.
 - The ground around the house should slope away from the house to keep basements and crawl spaces dry.
 - Ensure that crawl spaces in basements have proper drainage to limit water seepage.
 - Ventilate to allow the area to dry out.

FILING A FLOOD INSURANCE CLAIM

If you have experienced a flood, you can file your flood insurance claim by following these three steps.

- **STEP ONE: NOTIFY YOUR INSURER TO START THE CLAIMS PROCESS**
 - After experiencing a flood, contact your agent or insurance company to file a claim.
 - Make sure you have the following information handy:
 - The name of your insurance company
 - Your policy number
 - A telephone and/or email address where you can be reached at all times.
 - An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.
- **STEP TWO: DOCUMENT THE DAMAGE**
 - Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.
 - Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.

- Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.
- **STEP THREE: COMPLETE A PROOF OF LOSS TO SUPPORT YOUR CLAIM**
 - Your adjuster will assist you in preparing a Proof of Loss (which is your sworn statement of the amount you are claiming including necessary supporting documentation) for your official claim for damages.
 - A Proof of Loss can be many things, but must contain the specific details set forth in the Standard Flood Insurance Policy.
 - You'll need to file your Proof of Loss with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.