

# FLOODING: OUR NATION'S MOST FREQUENT AND COSTLY NATURAL DISASTER

**F**LOODING is the most frequent severe weather threat and the costliest natural disaster facing the nation. Ninety percent of all natural disasters in the U.S. involve flooding. Know your risk—there are a number of things you can do before, during and after a flood to reduce your risk.

## WHAT TO KNOW ...WHAT TO DO

### 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. Thoroughly dry out the building's interior.

Portable dehumidifiers are useful, and rental costs may be covered under your flood policy. An air conditioner can also be used to start the drying-out process.

- ### 4. 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.

- ### 5. Plan before you repair.
- Contact your local building inspections or planning office or county clerk's office to get more information on local building requirements before repairing your structure. If you can't find a local contact, call your state NFIP coordinator. Contact information can be found at [www.floods.org/statepocs/stcoor.asp](http://www.floods.org/statepocs/stcoor.asp)



## FILE YOUR FLOOD INSURANCE CLAIM

- 1. When filing your claim, be sure to provide:** the name of your insurance company, your policy number and a telephone number or e-mail address where you can be reached.
- 2. 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.
- 3. Make a list** of all damaged or lost items and include their age and value where possible.

Visit [www.floodsmart.gov/noaa](http://www.floodsmart.gov/noaa) to learn more about flood history and causes, safety precautions, flood risks and flood insurance policy options.

**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.

