



## **Flooding: Before the Water Begins to Rise**

Mitigation experts have several recommendations to help people, who live near or in floodplains, get ready for flood waters.

First and foremost on the list is to get flood insurance. It's the first thing to do because there is a 30-day waiting period before a policy can take effect. If the waters are rising, it may be too late to file a flood insurance claim.

Other steps you can take to protect your family and your property include:

- Make sure downspouts carry water several feet from your house to a well-drained area. - About 2,500 gallons of water will come from a 1,000 square foot roof with one foot of snow depth across the roof. This much water may cause problems if allowed to drain next to the house.
- Move snow on the ground away from the house. Water from the snow may cause a wet basement if allowed to run down along the basement wall. If the ground is sloped 1 inch per foot near the house, moving the snow just 3-5 feet from the house will reduce problems.
- Examine and clean your sump pump, if you have one. Test your sump pump by pouring water into the pit. Make sure the discharge hose carries the water several feet away from the house to a well-drained area. Also make sure that the pipe is on sloped ground so it drains to prevent it from freezing.
- Remove snow from around rural yards to minimize soft, wet soil conditions. Remember that a 20-foot diameter 10-foot high pile of snow contains about 2,600 gallons of water. Move the snow to well-drained areas.
- Anchor any fuel tanks. An unanchored tank in your basement can be torn free by floodwaters and the broken supply line can contaminate your basement. An unanchored tank outside can be swept downstream, where it can damage other houses.
- Have a licensed electrician raise electric components (switches, sockets, circuit breakers and wiring) at least 12" above your home's projected flood elevation.
- Place the furnace and water heater on masonry blocks or concrete at least 12" above the projected flood elevation.
- Plan and practice a flood evacuation route with your family.
- Ask an out-of-state relative or friend to be the "family contact" in case your family is separated during a flood. Make sure everyone in your family knows the name, address, and phone number of this contact person.

Call 1-888-379-9531 (TTY: 800-427-5593) or visit [www.FloodSmart.gov](http://www.FloodSmart.gov) to learn more about potential flood risks, flood insurance and how to prepare for floods.



# 10 Reasons to Buy Flood Insurance Now

Regular business or home owner's insurance does not cover flood damage.

The only way to get flood insurance is through the federally funded National Flood Insurance Program (NFIP). If your community participates in the program, you are eligible - whether or not you live in a high-risk flood zone.

Communities that participate in the NFIP have agreed to follow certain floodplain management regulations that reduce the risk and dangers of floods. That is why residents of participating communities can qualify for flood insurance that compensates owners and renters for all covered flood-related losses to a home or business after the deductible is met.

## **The Top Ten Reasons to Buy Flood Insurance Now:**

1. Spring flooding is almost here and there is a 30-day waiting period before coverage begins.
2. Coverage is relatively inexpensive with an annual average premium of about \$620.
3. If your community participates in the NFIP, you are eligible to get flood insurance even if you are located outside the 100-year flood plain.
4. You can receive payments for flood-related losses for over-land flooding – even if no disaster was declared.
5. You can depend on being reimbursed for flood damages because NFIP flood insurance is backed by the federal government.
6. You do not have to repay flood insurance benefits (as you do with disaster-related assistance loans).
7. Renters can purchase flood insurance contents coverage for personal belongings or business inventory.
8. Basement coverage includes cleanup expense and repair or replacement of items such as furnaces, water heaters, washers, dryers, air conditioners, freezers, utility connections, and pumps.
9. You can request a partial payment immediately after the flood, which can help you recover even faster.
10. Buying flood insurance is the best thing you can do to protect your home and business, and your family's financial security from a flood.

To contact a flood insurance agent serving your area, check out: [www.floodsmart.gov](http://www.floodsmart.gov).

To find out if your community participates in the National Flood Insurance Program, contact your insurance agent, or go to <http://www.fema.gov>.