Floods

Floods are the most common natural disasters in the country. However, not all floods are alike. Some can develop slowly over a long period of rain or during warm weather after a heavy snowfall. Others, such as flash floods, can happen quickly, even without any visible signs of rain. It is important to be prepared for flooding no matter where you live, but especially if you live in a low-lying area, near water or downstream from a dam. Even a very small stream or a dry creek bed can overflow and cause flooding.

Prepare supplies

Prepare an emergency supply kit, which includes items like non-perishable food, water, battery operated or crank radio, extra flashlights and batteries. Consider keeping a laptop computer in your vehicle. The kit should include:

- Prescriptions
- Bottled water, a battery radio and extra batteries, a first aid kit and a flashlight.
- Copies of important documents (Driver's license, Social Security card and insurance policy, etc.)

Make a Plan

Develop a family emergency plan. Your family may not be together in the same place when disaster strikes, so it is important to know how you will contact one another, how to get back together and what you will do in case of emergency.

- Plan places where your family will meet, both within and outside your immediate neighborhood.
- Be sure to take into account the specific needs of family members.
- Notify the people who provide care for your family and babysitters about your plan.
- Make plans for your pets.

Stay informed

Know the terms

- **Flash Flood Warning:** there has been a sudden flood. Head for higher ground immediately.
- **Flood Warning:** there has been a flood or there will be a flood soon. It is advised to evacuate immediately.
- **Flood Watch:** It is possible that a flood will occur. Be prepared to move to an area of higher ground.
- **Flood Advisory:** It is possible that a flood may occur.
More Information

Before a Flood

- Determine if you live in a flood zone.
- Find out if you have flood insurance.
- Avoid building in a floodplain unless you are going to raise your home.
- Seal walls in basements with waterproofing compounds to avoid leaks.

If you suspect a flood

- Move furniture and valuables to higher floors in your home.
- Tune to a local radio or television for news updates.
- Be prepared to evacuate. Get your disaster supplies kit, pets and valuables.

When you are evacuating

- Do not drive through water of unknown depth. 1 foot of water can float a vehicle.
- Do not drive through rushing water. 2 feet of water can ward off even large trucks and SUVs.
- Avoid downed power lines.
- Do not drive around barricades. Roads and bridges may be flooded.

Failure of dams and dikes

- Determine if you live downstream from a dam or flood area if a dam breaks.
- Identify and know your evacuation routes.
- Find out how you will be notified in the event a failure or rupture occurs.

Most insurance policies do not protect property against flood losses. For information on flood insurance, call your local insurance agent or call the National Flood Insurance Program at (888) 379-9531.