



# Talking Points

## *Flooding*

### Terms to Know

- **Flood Watch:** Flooding is possible in your area.
- **Flash Flood:** Rapid flooding, usually in low lying areas. Water floods with great force.
- **Flash Flood Watch:** Flash flooding is possible in your area.
- **Flood Warning:** Flooding is occurring or will occur in your area. Move to higher ground and listen to local media for evacuation orders.
- **Flash Flood Warning:** A flash flood is occurring. Seek higher ground and listen to local media for evacuation orders.

### Preparing for Flooding

- Preparing for flooding may seem like a big job—and many people don't know where to begin.
- First and foremost—every household should have an emergency preparedness kit. By taking the initiative to build an emergency preparedness kit, you will be better prepared in case an emergency happens. That means having:
  - Water, at least three gallons of water per person
  - Food, at least a three-day supply of non-perishable food per person
  - Medications
  - Battery-powered or hand crank radio
  - Flashlight and extra batteries
  - First aid kit
  - Whistle to signal for help
  - Pet supplies
  - A complete change of clothing and footwear for each person
  - Bedding
  - Important family documents
- Everyday tips that can help prepare for flooding include:

- Scan and store important documents on an online, cloud-based program.
- Put important documents and valuables in a water-proof container on the top floor of your home.
- Understand how to safely turn off electricity and gas lines in your home.
- Create an inventory of your household items and take photos of the interior and exterior of your home.
- Consider installing sewer backflow valves to prevent flood water from backing up into your home through drain pipes.
- Double-check sump pumps to ensure they are working properly. If possible, have a battery backup system.
- Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergency water-proofing.
- Find out how many feet your property is above and below possible flood levels. When predicted flood levels are broadcast, you can determine if you may be flooded.
- Rise or flood-proof heating, ventilating and air conditioning equipment by elevating equipment above areas prone to flooding. Another method is to leave equipment where it is and build a concrete or masonry block flood wall around it.
- Anchor fuel tanks. Unanchored fuel tanks can be easily moved by floodwaters.

## **Flood Insurance**

- Flooding can occur during any season in Michigan. The National Flood Insurance Program estimates that 90 percent of all natural disasters involve flooding.
- A small amount of water can cause a large amount of damage, and many property owners are unaware that their properties are at risk for flooding.
- A home has a four times greater risk of flooding than burning, during the course of a 30-year mortgage.

- Flood damage is not typically covered by a homeowners' insurance policy. Talk to your insurance agency about federal flood insurance, sewer backup, sump pump failure and other homeowners' insurance coverage to make sure you have the appropriate coverage.
- Do not rely on federal disaster assistance to pay for flood damages. Fewer than 50% of flood events qualify for federal disaster assistance. Federal disaster assistance often comes in the form of a low interest loan to help cover flood damage, not compensation for your losses.
- Consider buying flood insurance even if you live in a low- or moderate-risk area. Flooding occurs in low-to-moderate risk areas as well as in high-risk areas. Poor drainage systems, rapid accumulation of rainfall, snowmelt and broken water mains can all result in flooding.
- If you are looking to purchase a flood insurance policy, the National Flood Insurance Program has an arrangement with private insurance companies to sell and service flood insurance policies. You may also contact your insurance agent or company to find out more about federal flood insurance or to find an agent serving your area.
- There is a 30-day waiting period before a new or modified flood insurance policy becomes effective. Think about getting insured today.

### **General Emergency Preparedness**

- When a disaster strikes, you may have to evacuate, take shelter or go without basic services for hours or days. Having enough supplies to function without basic services—such as electricity or water—is critical during an emergency or disaster. Emergency workers may not be able to reach you right away.
- Knowing you may have to survive on your own, you will need a supply of essential items—like food and water—to last at least three days, or 72 hours, per person.
- Using five-gallon buckets or similar containers, assemble a preparedness kit with the items you and your family will need during an emergency.
- Be informed. Make a plan. Build a kit. Get involved.

### **Driving in a Flood**

- Flooding is the No. 2 weather-related killer behind heat. More than half of these fatalities occur when someone drives into floodwaters.
- Do not attempt to drive through a flooded road. The depth of water is not always obvious.
- Do not drive around a barricade. Barricades are there for your protection. Turn around and go the other way.
- Do not try to take short cuts--they may be blocked. Stick to designated routes.
- Be especially cautious driving at night when it is harder to recognize flood dangers.