

Rain. Tides. Levee failure. Ice jam. Snow melt. Floods happen, and they happen beside rivers, on the coast, in deserts and in city streets. You don't have to lose your home and possessions to rampaging waters, however. It's never too early to prepare and you can take several basic steps right now to protect your family and your home from disaster.

FIRST THINGS FIRST

1. Check with your city or county building authority, your insurance agent or your mortgage lender to find out if your community participates in the National Flood Insurance Program (NFIP). If your house is in a participating community, you live in a flood zone. Period.
2. Consult the same sources to determine if your home is in a Special Flood Hazard Area, which has at least a one percent chance of being flooded in any given year. Perhaps you live in an "A" zone, generally near a lake, river or stream and subject to rising water. Or you may live in a "V" zone, an area that involves beachfront homes and is susceptible to wind-driven waves as well as rising water.

Remember, homeowners insurance policies do not cover damage caused by floods. The federal government created the National Flood Insurance Program to provide this coverage to property owners. Twenty-five to thirty percent of all flood claims are paid for homes outside of special flood hazard areas, so if your community participates in this federal program, you should purchase flood coverage either directly from the NFIP or from a participating insurer. Contact your insurance agent or company.

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An initiative of the insurance industry to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters.

PROTECT YOUR HOME AGAINST FLOOD DAMAGE

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KNOW YOUR BFE

Whether you live near a river or on the ocean's shore, you should know the expected flooding level in your area. The base flood elevation (BFE), in other words. Consult your local building authority for the base flood elevation in your immediate area.

Also check building department records or your property survey for the elevation of your home's lowest floor. This is the lowest enclosed area in your home, including any area — your basement, for instance — that is below ground level on all sides. If you are unable to determine the lowest floor elevation, hire a licensed surveyor to do it.

IF YOU LIVE IN AN "A" ZONE

If your home is in an "A" zone and the lowest floor is below the base flood elevation, the best way to protect it against flood damage is to elevate your entire house so the lowest floor is at or above the base flood elevation. Keep in mind, you must use design standards that meet the minimum requirements of your community's local floodplain management building ordinance for new construction and substantially improved structures.

You can also take the following measures to avoid flood damage in an "A" zone:

- Use water-resistant building materials in areas below the base flood elevation.
- Leave the basement or lower floors unfinished if they're below base flood elevation.
- Prevent sewer lines from backing up by installing backflow valves or standpipes.
- Raise your washer and dryer and other equipment such as the water heater, oil

tanks, furnace and electrical wiring on concrete blocks, above the base flood elevation level. If you are unable to raise a particular item, consider anchoring it and protecting it with a floodwall or shield.

- Install flood shields or built-up barriers for basement windows and doors. The tops of shields and barriers should extend above the base flood elevation.
- Install and maintain a sump pump system if you have below-grade floors.
- Landscape with native plants and vegetation that resist soil erosion.

IF YOU LIVE IN A "V" ZONE

Homes in "V" zones are threatened not only by rising water, but by wave action as well. The answer in this case: relocate your home. If relocating isn't an option, however, elevate your house on piles or piers. Here, too, you must use design standards that meet the minimum requirements of your community's local floodplain management building ordinance for new construction and substantially improved structures. Be sure to have an architect or engineer evaluate your elevation plans.

WHEN A FLOOD THREATENS

You can improve the odds of your home surviving a flood by taking these precautions, but you won't make it flood-proof. Nor do these measures guarantee your safety. Take these additional steps to protect yourself and your family as fully as possible:

- Become familiar with your community's disaster preparedness plans and create a family plan. Identify escape routes from your home and neighborhood and designate an emergency meeting place for your

family to reunite if you become separated. Also establish a contact point to communicate with concerned relatives.

- Put together an emergency kit that includes a three-day supply of drinking water and food you don't have to refrigerate or cook; first aid supplies; a portable NOAA weather radio; a wrench and other basic tools; a flashlight; work gloves; emergency cooking equipment; portable lanterns; fresh batteries for each piece of equipment; clothing; blankets; baby items; prescription medications; extra car and house keys; extra eyeglasses; credit cards and cash; important documents, including insurance policies.
- If flooding threatens, follow weather and news reports so you know how much danger you're facing. Obey evacuation orders from local authorities.

For more information about protecting your home and family from floods, check this source:

NATIONAL FLOOD INSURANCE PROGRAM

Federal Emergency Management Agency
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1-800-427-4661
<http://www.fema.gov/nfip/>

flood