



Flood Safety

Damage stemming from flooding can be very expensive and in more severe instances, life threatening. Since floods can occur from a variety of reasons and during any time of the year, it is very important to prepare yourself and your family before flooding occurs.

Before a Flood:

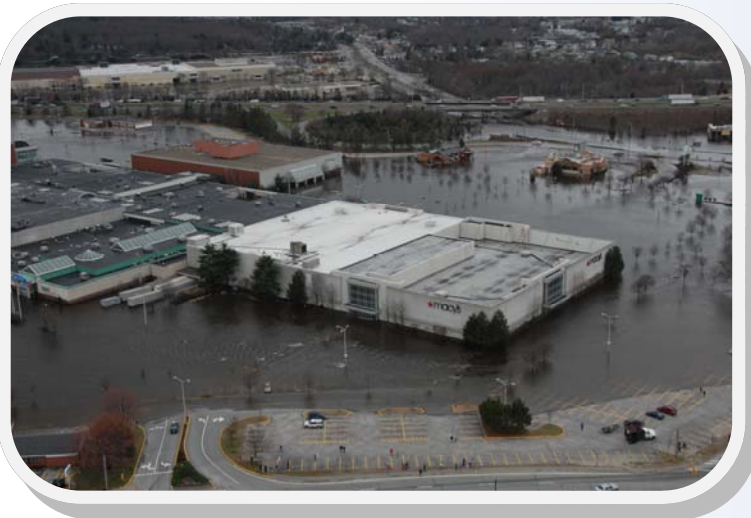
During a Flood:

- Make a Disaster-Supply Kit.
- Make a Family Emergency Communications Plan
- Purchase flood insurance from the National Flood Insurance Program (NFIP) (please note that there is a 30 day waiting period for a flood insurance policy to become effective.)
- Avoid constructing new building in flood-prone areas. If your home or business is already located in a flood zone, consider elevating and reinforcing your home.
- Make sure furnaces, water heaters, electrical panels, and other mechanicals are above the Base Flood Evaluation.
- Install check valves in sewer traps to help prevent floodwaters from backing up into your home through drains.
- Seal the walls in your basement with waterproofing compounds to help prevent water seepage.
- Know where all of the main valves and switches for utilities are located in your home.

- Listen to the radio or television for information from local, state and federal agencies.
- If you have time, bring outdoor furniture indoors and move all essential or valuable items to the second floor.
- Disconnect electrical appliances if it is safe to do so. Do not touch electrical equipment if you are wet or are standing in water.
- Do not try to walk through moving water. Six inches of moving water can cause you to fall.
- Do not drive into flooded areas. Six inches of water could cause you to lose control of your vehicle. One foot of water will cause passenger vehicles to float. Two feet of moving water can carry away most passenger vehicles (including SUVs and trucks).

After a Flood:

- Only return to your home when you are told it is safe to do so. Stay out of any building that is surrounded by floodwater.
- Follow any boil water advisories currently issued by the Department of Health.
- Avoid walking through floodwater. It could be contaminated by fuels, chemicals, or raw sewage.
- Stay away from downed power lines, and report downed lines to your power company.
- Have a licensed electrician check the electrical system before turning the power on again.
- If your house or business has been closed for several days due to flooding, assume it has poor air quality and has been contaminated with mold, sewage, and/or other hazardous materials
- Remove wet carpets, furniture, and/or bedding as soon as possible. To avoid mold growth dry out flooded areas within 48 hours.



Warwick Mall, March 2010



National Flood Insurance Program

Is your home protected from a flood?

If you don't have flood insurance the answer is no.

Flood insurance is your chance to recover after a flood. Floods are the most common natural disaster in the United States and your homeowner's insurance does not provide coverage from flood damage. But, if you live **in Rhode Island**, you CAN purchase flood insurance!

Federally backed flood insurance is available to anyone living in a community that is participating in the National Flood Insurance Program (NFIP). Currently there are over 19,000 communities nationwide participating in the NFIP, including every single community in the state of Rhode Island.

The Federal Government agrees to back flood insurance in exchange for communities enacting and enforcing floodplain regulations.

What does this mean for you? If your structure meets or exceeds these standards your flood insurance premiums will be lower. If your structure does not meet these standards, flood insurance premiums can be very high.



Facts to Consider About Flood Insurance:

- Meeting the minimum requirements does not mean a low premium.

Example: Breakaway walls are permitted in V-Zones. But, flood insurance premiums for structures with breakaway walls will be much higher than structures without enclosed spaces.

- Flood-proofing for commercial structures needs to be at least one foot higher than the Base Flood Elevation (BFE) to achieve a premium equivalent to the BFE.
- A space that is below grade on all 4 walls is considered a basement (i.e. higher premiums).
- An inadequate number, or improper placement of flood vents, can result in higher premiums.
- Any space below the BFE must be properly vented to allow for the flow of water.
- At least 2 flood vents are required on opposing walls, no higher than 12-inches above grade.
- Every foot you elevate above the BFE decreases your premium.

Flood insurance can only be purchased through an insurance agent. It cannot be directly purchased through the federal government.

If your local insurance agent is unfamiliar with NFIP you can:

1. Find an agent serving your area.
2. Contact the NFIP at 1-888-379-9531 to request an agent referral.