



Flood Safety and Home Protection



By planning ahead, you can protect your family and prevent devastating damage to your home caused by storm surge flooding and rising waters when hurricanes strike. Follow the guidelines below to make sure you are safe and your home is protected.

Family Safety in a Flood

- Purchase and monitor a NOAA Weather Radio and download mobile weather alerting apps to stay informed of potential severe weather activity in your area.
- If flooding is expected or occurs, get to higher ground. Stay away from flood-prone areas, including dips, low spots, valleys, ditches, and washes.
- **Do not** allow children to play near high water, storm drains, or ditches.
- Avoid flooded areas or those with rapid water flow. **Do not** attempt to cross a flowing stream. Remember, six inches of fast-flowing water can knock you off your feet.
- Flooded roads could have significant damage hidden by floodwaters. **NEVER** drive through floodwaters, on flooded roads, or over bridges. Remember, it only takes two feet of water to lift and float most automobiles, even trucks and SUVs.
- Do not camp or park your vehicle along streams and washes, particularly when threatening conditions exist.
- Be especially cautious at night when it is harder to recognize flood dangers.
- Pay special attention to the latest information when unusually heavy rains occur or are forecast, especially when the National Weather Service issues flash flood and riverine flood watches and warnings.
- Remember, always heed the [Federal Alliance for Safe Homes \(FLASH\)](#) and [National Weather Service](#) flood safety warning, “Turn Around, Don’t Drown!”

Protecting Your Home in a Flood

On average, flooding causes more than 90 percent of disaster-related property damage in the U.S. each year. However, financial and physical mitigation can make a positive difference.

Follow the steps below to prevent costly damage to your home from flooding during a hurricane or any severe weather event.

Insurance

Most homeowner insurance policies do not cover flood damage, but nearly every home has some level of flooding risk. That is why flood insurance is one of the best financial protections for your home.

You can determine your flood risk by contacting your insurance professional, local growth management agency, building and zoning department, or visiting www.floodsmart.gov.

Even if you live outside mapped high-risk flood zones, you may need flood insurance someday. Typically, the lower the risk, the lower the cost, so exploring coverage options is an excellent way to ensure you have resources necessary to recover from a future flood event.

Remember that there is a **30-day** waiting period before flood policy coverage goes into effect, so it is almost always too late to purchase a policy once hurricane watches and warnings occur.

Home Preparation

Take inventory of all personal items (including model types, serial numbers, pictures, and descriptions). Scan **all** important documents or place copies in a water-resistant, fireproof box or bank safe deposit box. Store copies of these items in your disaster supply kit or “go bag” as well.

Mitigation

It can flood anywhere it can rain, so you should protect your home’s major appliances from water that could enter your home. If your appliances are in the garage or outside your home, you can prevent damage by elevating them. Here are some things to keep in mind about floodwaters:

- Floodwater is not clean water.
- Just a few inches of water can permanently damage many appliances.

- Several hours of inundation can permanently affect the internal components of items such as washers, dryers, furnaces, and air conditioning equipment.

You can avoid the expense of replacing appliances and equipment inside your home by elevating or protecting the following:

- Washers & dryers
- Heating Ventilation and Air Conditioning (HVAC) equipment
- Water heaters
- Electrical panels and electrical service components, such as switches and receptacles
- Telephone, computer, and communications equipment
- Electronics such as televisions, cable boxes, etc.

Consider the following options to avoid costly damage **outside** your home:

- Air conditioning compressors, heat pumps, or package units (single units that include a furnace and air conditioner) can be placed on a base made of masonry, concrete, or pressure-treated lumber. Conform to all applicable permitting rules and building codes and use licensed, bonded, and insured professionals to perform the work.
- Some equipment can be elevated and mounted on the side of your home. Consult an engineer to determine the best way to raise your appliances as components are heavy and require unique designs to carry the weight.
- Be sure to anchor mount elevated exterior appliances such as fuel tanks as well.
- Install sewer backflow valves to prevent sewage entry into your home during flooding.
- Do not overlook your landscape. Observe how water flows around your home and use culverts and landscaping to ensure it flows away from your foundation.