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Flood Facts –

- Flood waters move fast enough to roll boulders, tear out trees, destroy bridges & roadways, a process know as scouring
- Flood water are often contaminated by overflowing drains, animal carcasses, refuge and chemicals
- Flood waters can move manhole and drain covers, creating invisible dangers
- Electric current can pass through flood waters from downed power lines and cable
- Just 6 inches of fast flowing water can knock you off your feet
- Two feet of flood water can float your car



Floods

- Text adapted from *"Significant Floods in the United States During the 20th Century"* by Charles A. Perry

During the 20th century, floods were the number-one natural disaster in the United States in terms of number of lives lost and property damage. They can occur at any time of the year, in any part of the country, and at any time of the day or night. Most lives are lost when people are swept away by flood currents, whereas most property damage results from inundation by sediment-laden water. Flood currents also possess tremendous destructive power, as lateral forces can demolish buildings and erosion can undermine bridge foundations and footings, leading to the collapse of structures. Although a flood's life-snatching power brings much fear to humans, its life-giving power is also undeniable. Overflowing waters can bring sand, silt, and debris onto the flooded banks, which leaves soil fertile with minerals and organic matters that serve as natural fertilizers. Floods are the accumulation of too much water in too little time in a specific area, and are the result of a multitude of naturally occurring and human-induced factors. Types of floods include regional floods, flash floods, storm-surge floods, dam- and levee-failure floods, and debris, landslide floods.

AM I AT RISK FROM FLOODING?

HOW WILL THE FLOOD AFFECT ME?

Flooding will affect you and your family both financially and emotionally. Damage to your property is only part of the cost of flooding. Repairs, restoration and cleaning up, as well as temporary accommodation for your family while work is being carried out, can all push up the cost. The period after a flood can be a very stressful time as you realize the extent of the damage and the loss of personal items, on top of trying to organize workers to repair and clean up your property.



Simple ways to assess the risk of flooding to your property are to find out the history of flooding in the surrounding area and to consider the area around your property.

Warning signs

For example, your house may be at risk from flooding if:

- a. Your house has flooded in the past.
- b. Flooding has occurred before in your area.
- c. There is local concern in your community about the risk of flooding.
- d. Your house is near an open water source, such as a river, the sea, a lake, a stream, ditches or drains.
- e. Your house is in a hollow or a low-lying area where floodwater could collect.

If you have not lived in the area for long, your neighbors or a local historian might know if any floods have occurred in the area.

If your property fits into any of the criteria noted above then you could be at risk from flooding due to:

- Rainfall filling rivers, streams and ditches beyond their flow capacity.
- Floodwater overflowing river banks and flood defenses onto floodplains.
- Coastal storms leading to overtopping and breaching of coastal flood defenses due to storm surge and wave action.
- Blocked or overloaded drainage ditches, drains and sewers overflowing across roads, gardens and into property.
- Overloaded sewers back flowing into property.
- Rain that is so heavy that run-off flows overland down hills and slopes.
- Rain soaking into the ground causing ground water levels to rise and flood.

It is important to remember also that while flood defenses, such as walls or embankments, do provide some protection against flooding, they do not provide total protection. Flooding of areas behind such



defenses can occur from water behind the defenses being unable to drain away (such as storm water from heavy rain) or from floodwaters spilling over the top of defenses in particularly extreme events. If your property is behind a defense, it will flood less frequently than if the defenses were not there, but it will still be at some risk.

How will my property and belongings be damaged?

Exposure to floodwater can cause severe damage to your property and belongings. As well as the risk to items that would be damaged if, for example, they were dropped in the bath (such as electrical goods), flood water is usually very dirty and may be contaminated with sewage and silt which can cause additional damage. If the floodwater comes from the sea or a tidal estuary, the salt can cause irreparable damage to any metal item in the house. **Items most at risk are:**

- a. Furniture.
- b. Wall finishes.
- c. Wood.
- d. Fittings and fixtures.
- e. Electrical goods.
- f. MDF or chipboard furniture.
- g. Floor finishes.
- h. Electrical circuitry.

Also at risk are personal effects such as photographs, paintings and paperwork that would be difficult or impossible to replace/repair. In extreme cases flooding can also compromise a property's strength and cause a building to collapse, particularly in very deep or fast flowing water. The level of damage caused by a flood can vary with the depth of the water and the duration of the flood. Usually the higher the water level, the worse the damage. Once the water rises above floor level it can come into contact with the interior furnishings and fittings in your house, causing damage.



BE PREPARED

HOW CAN I PREPARE FOR FLOODS?

If you live in a flood risk area you should always have preparations ready in case of a flood. Preparing a plan for what you should do in the event of a flood is well worth the time it may take – it could save you a lot of money, inconvenience, stress and could even save your life!

My family flood plan

As well as protecting your house against flooding, there are some things you can do to be prepared for a flood, so that when it comes you are ready and know what to do to make sure that you, your family and your most precious belongings are safe.

Floods can happen very quickly and without warning, so it is a good idea to have a family flood plan in place so that everyone knows what to do in case of an emergency. Outlined below are some things that you might think about or do to make sure that when a flood comes, you're prepared.

- Keep a list of emergency numbers close to the phone, or stored in the memory of your phone or cell.
- Make up a flood kit and ensure everyone knows where to find it. Your flood kit should consist of a flashlight, some warm and waterproof clothes, a battery or wind up radio, rubber gloves, Rubber boots, a first aid kit and blankets.
- Make a list of children's essentials that you will have to bring with you if you are evacuated. For example – milk, baby food, sterilized bottles, diapers, a favorite toy.



- Think about which of your possessions are most valuable to you, including expensive items, but also more importantly, those things that money can't replace, such as photo albums, family heirlooms, etc. List the items out and make sure you know where these things are so that if a flood comes, you can move them quickly to safety.
- Does anyone in your family need medication? If so don't forget to take it with you.
- Gas and electricity. Make sure you know where the shut off points are. Could you find them in the dark?
- Have a prearranged place that you can safely move your car to if you have time.
- If you have to evacuate do you have somewhere to go, and will you be able to get there, bearing in mind that some roads might be blocked by the flood?
- If you have elderly or disabled family members in the house, how might you get them out safely?
- Don't forget your pets. Ensure you have somewhere safe for them to go. If you are evacuated can you keep them with you or will they need to be kept elsewhere?
- There are a number of actions you can take immediately before a flood that can reduce or prevent some of the flood damage. These are listed under 'A flood is coming! What do I do?'. Think about these actions. Which are relevant to you? Which might you be able to achieve if a flood is imminent? Which would be your priorities?
- Practice your flood plan. Make sure that everyone knows what has to be done and what it is safe to do.

INSURANCE COVERAGE

When claiming for flood damage on your insurance remember the do's and don'ts below:



- **Do** make sure that you have home owners insurance and that you are covered by the Federal Flood Insurance Program.
- **Do** telephone your insurance company's 24-hour emergency help line to get the process started as soon as possible.
- **Do** commission immediate emergency pumping and repair work to protect your property from further damage.
- **Do** get advice from your insurance company on reputable contractors and builders.
- **Do** check your policy booklet to see if the loss or damage is covered under your policy (see also your insurance company's website). If so, check the limits of such cover.
- **Do** complete the claim form confirming the cause of damage and enclose repair/replacement estimates.*
- **Do** check with your insurer if you have to move into alternative accommodation, as this is often covered by your policy.?
- **Do** make sure your insurance company knows where to contact you if you have to move out of your home.
- **Do** keep an inventory of all your written and telephone correspondence with your insurance company.
- **Do** record the damage caused by the flood on a camera or video recorder.
- **Do** mark the water levels on the walls for reference.
- **Don't** begin any work without the approval of your insurance company.
- If possible **don't** throw anything out before it is seen by an assessor, alternatively photograph items before disposal

*Remember your insurance policy is not a maintenance contract. Normal wear and tear is not included under your policy

Advice for elderly & those with mobility difficulties

The safety of older people or those with mobility difficulties is one of the most important things to consider in a flood.



- Make sure that an elderly or immobile family member, neighbor or friend has a place to stay in the event of a flood.
- If you have a disability contact your Emergency Management and ask them how they will help if you are at risk from flooding.
- Plan an escape route, particularly if you are in a bungalow.
- If you live in a house and have window locks, always keep a key upstairs so that you'll be able to let rescuers in.
- Make a list of useful numbers and keep it in a safe place.

The list should include:

- Family and neighbors who can help.
- Your Local Authority & Emergency Management.
- Your insurance company claim and emergency numbers.

What can I do with my pets?

Do you have a plan for your family pet in case of a flood? Having supplies and a plan before a flood occurs will give you peace of mind, save precious time and maybe even your pet's life.

- Make sure that your pet has a durable name tag with your name and phone number on it.
- In the event that you may need to evacuate your house you will need supplies for your pet, such as:
 - a sturdy crate and/or carrier/cage.
 - a pet first-aid kit.
 - a leash and harness or collar.
 - non-spill bowls.
 - for cats, litter box and litter.

How will I know a flood is coming?

If you are in a flood risk area, there are various ways to know if a flood might be coming, including:



- Local water levels – Checking to see if water levels in the nearby river, lake or estuary are rising or starting to flood can show if a flood might happen, but be careful not to go into the water, as it may be deeper than you think.
- Pay careful attention to your local media coverage

WHAT TO DO IN THE EVENT OF A FLOOD

A flood is coming! What do I do?

If you think that a flood is coming, don't panic! Check your Family Flood Plan to make sure you know what needs to be done.

The actions that can be undertaken immediately prior to a flood to reduce damages and keep you and your family safe are outlined below.

Inside your house

- Move valuables and other items to safety. Place them above the flood level or upstairs. (It may be preferable to routinely store such items safely upstairs or on high shelves).
- Roll up carpets and rugs and place them out of harm's way.
- Empty furniture that cannot be moved and put the contents upstairs.
- Raise furniture that cannot be moved elsewhere on bricks or blocks. Move these pieces away from walls to assist the drying later. If pieces are too difficult to lift weigh them down with a heavy object to prevent them floating and causing damage to windows, etc.
- Remove curtains if there is time, if not tie them over the curtain rail.
- Remove cabinet doors and internal doors if time allows, if not leave them open.
- Put sandbags at any openings where the water could gain access.



- Turn off gas and electricity.
- Store any electrical items upstairs or above flood level.
- Be prepared to evacuate your home or business. Protect yourself, your family and others that need your help.
- Have warm dry clothing ready.
- Have medication to hand (if needed).
- Check water/food stocks.
- Co-operate with emergency services and local authorities. You may be evacuated to emergency centers.

Outside your house

- Move your car to high ground if possible.
- Move any items kept outside such as garden furniture to higher ground. Remember that floodwater could get into your garage so move any chemicals or fuel to ensure that they do not spill into the floodwater and cause damage.
- Close off the flow valves on propane tanks, oil drums, or other fuel containers that supply your home through pipes and fittings.
- Unplug any exterior electrical connections such as outdoor lighting, pond pumps and filters.
- Empty gas lawn mowers.
- Lock gardening tools away.

Safety First

If a flood is occurring, and water is starting to come into your property, your safety should be your first concern. Remember that floods can kill! You should take heed of the following should you be caught in a flood.

- Don't try to walk or drive through floodwater - six inches of fast flowing water can knock you over and two feet of water will float your car.



- Don't walk on sea defenses, riverbanks or cross river bridges - they may collapse in extreme situations or you may be swept off by large waves.
- Take care when walking through shallow water - manhole covers may have come off and there may be other underwater hazards.
- Avoid contact with floodwater - it may be contaminated with sewage.
- Never try to swim through fast flowing water - you may get swept away or struck by an object in the water.
- Beware of flooding at dips in the roads, bridges and low spots - **turn back if the road is flooded.**
- Beware of pebbles and stones being thrown up by waves - they may hit you, your car or your home.
- Try to keep calm, and to reassure others - especially children.

Contamination

Floodwater will often be contaminated, usually by untreated sewage, spilled chemicals or dead animals.

- Always wear protective clothing when working in or near floodwater.
- Wash all cuts and cover them with waterproof bandages.
- If you receive a wound during a flood you should go to a doctor and get a tetanus injection.
- Small children, pregnant women, elderly people and those with mobility difficulties or other health problems should be kept away from floodwater.
- If you feel ill at any stage or if you ingest floodwater you should contact a doctor.