

Understand Your Flood Risk

Anywhere it rains, it can flood. All rivers, streams, tributaries and canals – regardless of size – have the potential to flood.

There is a 26% chance that a high-risk area will be flooded during a 30-year period.

If a property was flooded previously, there is **still the potential** for that property **to flood again**.

Additionally, you are subject to local flooding, groundwater intrusion, and sewer backups.

- Search your address on the UDFCD Flood Hazard Map at udfcd.org/floodmap.



- Find your flood risk, fill out the **Flood Risk Profile** at FloodSmart.gov.

Get Flood Insurance

Flood Insurance is recommended for everyone, but especially if you are in or near a mapped floodplain area.



Standard homeowners' insurance policies do not cover flood losses. Property owners can insure their buildings and contents, and renters can insure just their contents (even if the owner does not insure the structure).

You cannot be denied flood insurance. You do not need to be within a floodplain to qualify for flood insurance.

If you live in a floodplain or high-risk area and have a Federally-backed mortgage, your mortgage lender requires you to have flood insurance.

- Find your flood risk, fill out the **Flood Risk Profile** at FloodSmart.gov.

- Find a local **Flood Insurance Agent**, at FloodSmart.gov.

There is a 30-day waiting period before the policy becomes effective, so plan ahead.

Following a Natural Disaster, Federal assistance may be limited if you don't have flood insurance.

Protect Property from Flood Hazard

Before a Flood

Obtain flood insurance.

Keep trash and debris out of the drainage channels, so they can carry flood flows.

Ensure that water flows away from your house.

Report potential problems like blocked culverts, or people dumping debris in the channels.



Construct barriers around window wells or other building openings to keep flood water from entering. Keep materials like sandbags, plywood, plastic sheeting, and lumber handy for emergency waterproofing.

Floodproofing buildings can help reduce potential flood damages to structures and their contents. Structural changes should be designed by a professional engineer. A building permit may be required for this type of work.

Ask your plumber about a valve to prevent sewage back-up.

After a Flood

Cover broken windows and holes in the roof or walls to prevent further weather damage.

Call your insurance agent. Proceed with immediate clean-up measures to reduce any health hazards. List and take pictures of ruined items before disposing of them. Take pictures of the damage, and keep record of repairs. Show these to the insurance appraiser for verification.

► You need to obtain a permit for repair if it's more than just cleanup! **Contact your local Flooplain Contact** on the opposite side of this brochure.

- For more information, visit FloodSmart.gov and Ready.gov.

Build Smarter, Safer, and Responsibly!

Remember that **all development** in the floodplain (new construction, addition, remodel, filling and grading, etc.) requires a permit from the local government.

Get a Floodplain Use Permit before you build.

Construction in the floodway has special requirements.

Substantially damaged or improved building have special requirements.

- **Contact your local Flooplain Contact** on the opposite side of this brochure for specific requirements.

Protect People from Flood Hazard

Before a Flood

Plan evacuation routes to move to higher ground, and evacuate immediately, if necessary.

Have photocopies of important documents and valuable papers away from your house (safe deposit box).

Be prepared to move your valuables to a higher location, if possible.



During a Flood

During heavy rainfall, stay alert for sirens and possible flood warnings (TV, radio, websites, and social media).

If you are caught in the house by floodwater, move to a higher floor or the roof. Take warm clothing, a flashlight, your cell phone, and portable radio. Wait for help.

Avoid contact with floodwater—it is contaminated and potentially hazardous.

Do not drive through flooded areas—most flood deaths occur in cars.

Do not drive around road barriers—the road or bridge may be washed out.

Do not walk through flowing water—6 inches of moving water can knock you off your feet.

After a Flood

Stay informed—tune to a battery-powered radio, websites, or social media for advice on where to obtain medical care and assistance for such necessities as shelter, clothing, food, and counseling for stress.

Do not visit disaster areas until authorized to do so.

The structural, electrical, and plumbing systems, as well as gas lines and water wells should be inspected for safety before re-entering your home.

Before entering a building, check for structural damage and be alert for gas leaks, turn off outside gas lines to your meter, use a flashlight (no open flames) to inspect for damage, turn off the gas, and ventilate the area.

Stay away from downed power lines and electrical wires—electricity can travel through water.

Look before you step—the ground and floors may be covered with hazardous debris, and floors and stairs can be covered with slippery mud.

- For more information, visit FloodSmart.gov and Ready.gov.

Protect the Floodplain...it Protects You!

Benefits of the Floodplain

During flood events, urban stream corridors function as conveyance systems for storm runoff. There is a universal benefit to preserving the natural floodplain functions. Floodplains allow water to spread over a large area reducing the speed and volume of floodwater downstream.



Clear the Way

► **Dispose of trash and debris properly** and do not dump or throw anything into ditches or streams. Every piece of trash contributes to flooding—even grass clippings and branches can accumulate and block flood flows. Trash and debris may increase flooding on properties near a ditch or stream.

Quality Counts

► **Help keep our lakes and streams clean:** properly dispose of motor oil, pick up pet waste, use car washes instead of washing at home, and follow directions when using fertilizers, pesticides, and weed control chemicals.

More Information

- Search your address on the UDFCD Flood Hazard Map at udfcd.org/floodmap.



- Find a local **Flood Insurance Agent**, or evaluate your flood risk, by filling out the **Flood Risk Profile** at FloodSmart.gov.



- Prepare. Plan. Stay Informed. Visit Ready.gov.

