# Reduce Flood Damage

*Did You Know…*

- Flooding is the most frequently declared type of disaster.
- Homeowners insurance does not cover losses due to floods.
- Flood Insurance Rate Maps (FIRMs) are used to determine your flood risk. Check with your local government to determine FIRM locations.
- Flood insurance rates can go down if your community participates in the community rating system.

Nationwide flooding is the most frequently declared type of disaster. In the past it was believed that dredging a stream could effectively and sustainably reduce flood levels. Experience and a better understanding of streams and rivers has shown that **dredging is not the best solution.** Dredging leads to steam instability which causes increased bank erosion and loss of property. Dredging unnaturally increases the width of a stream which leads to increased sediment deposition and increased flood stage over time. Dredging is expensive and any positive effects usually last for only a short time.

A better solution is to **stop excessive sediment from entering a stream** by maintaining roads, streambanks and surfaces and by maintaining vegetation buffers that soak up runoff during storm events. Educating your family and preparing your home can help reduce the chance of an injury and the amount of flood and water damage.

**Check your sump pump…** Clean the sump pump and the pit. Consider having a portable sump pump. Make sure the discharge hose delivers the water several feet away from the house to a well-drained area that slopes away from your home. Don't run sump pump water into a rural septic system because the water may saturate the drain field.

**Plug basement floor drains with removable grids…** A flexible rubber ball about 11/4 times the inside diameter of the pipe can be wedged into the drain to create a tight seal. The pressure may be quite high so brace the ball securely with a 2x4 against the ceiling. Some hardware stores sell a plug that has a rubber center that expands to fill the pipe when the top and bottom metal plates are squeezed.

**Reducing flooding from other drains…** Unbolt toilets from the floor and plug the outlet pipe using the same procedure as for floor drains. Shower drains can be plugged this way as well. Most washing machines and basement sinks have their drain connections about three feet above the floor so they may not overflow if the water doesn't get that high. If necessary, these drains can be disconnected and capped or plugged with braced rubber balls.

**Move valuables to higher locations…** Get items such as irreplaceable family photo albums, high school yearbooks, personal videotapes, tax records, insurance policies and household inventories off the bottom shelves in the lower level of your home.

**Keep water out of window wells…** Since windows can't withstand much pressure, build dams and contour the ground so water will naturally drain away from the house.

**Get downspouts down in place** so that water is carried away from the house.

**Prepare appliances for flooding…** Shut off appliances at the fuse box or breaker panel. Put freezers, washers, dryers and other appliances up on wood or cement blocks to keep the motors above water level. If high water is imminent and appliances can't be moved, wrap them in polyethylene film, tying the film in place with cord or rope. The water will still get in, but most of the silt won't so cleanup will be easier.

**Shut off electricity...** Even if floodwaters are not reaching electrical outlets, the risk of electrical shock to someone working in a flooded basement is high with electric motors in appliances. Shut off electrical breakers or unscrew fuses. Do not stand in water and turn off electrical switches. If floodwaters are getting close to the electrical entrance box, call the power supplier and have the electrical supply to the house disconnected.

**Move hazardous materials to higher locations…** This includes paint, oil, cleaning supplies and other dangerous materials.

**Anchor fuel tanks…** Unanchored fuel tanks can be easily moved by floodwaters. When an unanchored tank in your basement is moved by floodwaters, the supply line can tear free and your basement can be contaminated. Even a buried tank can be pushed to the surface by the buoyant effect of soil saturated by water. Anchor tanks to a concrete slab or run straps over the tank and attach them to ground anchors.

**Keep the car fueled**… Stations may not be able to operate because of lack of electricity.

**Stockpile emergency building materials**… These include plywood, plastic sheeting, lumber, nails, hammer, saw, pry bar, shovels and sandbags.

**Plan an escape route** if certain roads or streets are known to flood easily. Where would you go if your home flooded? Would you go to a local shelter or a family member or friend's house? Plan and practice an evacuation route.

**Plan for pets….** Pets are not allowed in shelters due to health regulations. If left behind, stressed pets can damage your house, and their safety is at stake too.

**Assemble supplies in case the electricity goes off…** Gather water and food that requires no refrigeration or cooking, a non-electric can opener, a battery-powered radio, a flashlight and extra batteries.

**Assemble supplies for possible evacuation…** Gather water, nonperishable food, paper plates/cups and plastic utensils, extra clothing and shoes, blankets or sleeping bags, a first aid kit and prescription medications, cash and credit cards, important phone numbers, special items for babies and the elderly.

**Discuss safe emergency procedures…** Teach adults and older children where electric fuse boxes, water service mains and natural gas mains are and how to turn them off if necessary.

**Ask a family member or friend to be your family contact…** If family members get separated during an evacuation, each should get in touch with that contact. Make sure everyone has the contact number.