



# FLOODS



## WHAT IS A FLOOD?

A flood is an overflow of an expanse of water that submerges land. All floods are not alike. Some can develop slowly during an extended period of rain, or in a warming trend following a heavy snow. Others, such as flash floods, can occur quickly, even without any visible signs of rain.

### FLOOD FACTS

- Floods are the most common and widespread of all natural disasters outside of fire.
- 90 percent of all presidential-declared U.S. natural disasters involve flooding.
- Flooding caused more than \$4 billion a year in losses and 2,200 deaths in the U.S. during the 1990's.
- There is a 26 percent chance of experiencing a flood during the life of a 30 year mortgage (more than 6 times the likelihood of a fire).
- Even minor flooding can cost thousands of dollars in losses and repairs, and flood damage is virtually never covered by standard homeowners insurance.
- Florida residents and businesses hold more than 40 percent of all flood insurance policies in the nation.

### KNOW THE TERMS

**Flood Watch** - Flooding is possible. Tune in to National Oceanic and Atmospheric Administration (NOAA) Weather Radio, local radio or television for information.

**Flash Flood Watch** - Flash flooding is possible. Be prepared to move to higher ground; listen to the NOAA Weather Radio, local radio or television for information.

**Flood Warning** - Flooding is occurring or will occur soon. If advised to evacuate, do so immediately.

**Flash Flood Warning** - A flash flood is occurring. Seek higher ground on foot immediately.

### DANGER ZONES

- Floods occur within all 50 U.S. states (they can occur anytime, anywhere).
- Communities particularly at risk are those in low lying areas, coastal areas, or downstream from large bodies of water. Even a very small stream or dry creek bed can overflow and create flooding.



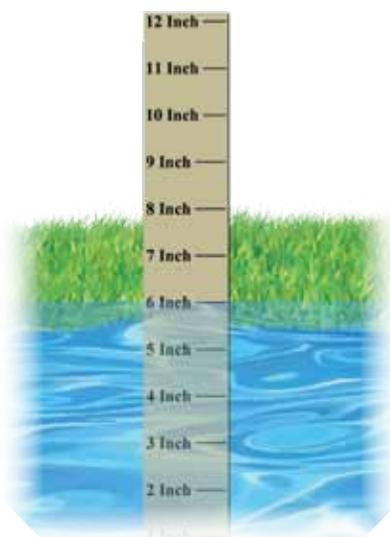
### ACTIONS TO CONSIDER

#### BEFORE

- Stay tuned to radio or television for updates.
- Be aware of streams, drainage channels, canyons, and other areas known to flood suddenly. Flash floods can occur in these areas with or without such typical warnings as rain clouds or heavy rain.
- If your home is prone to flooding, move your furnace, water heater and electric panel to higher floors.
- Avoid building in a floodplain unless you elevate and reinforce your home.
- Install "check valves" in sewer traps to prevent flood water from backing up into home drains.
- Construct barriers (levees, berms, flood walls) to stop floodwater from entering the building.
- Seal basement walls with waterproofing compounds to avoid seepage.
- Consider purchasing flood insurance.

#### DURING

- Stay tuned to radio or television for updates.
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move. Do not ever walk through moving water more than 6 inches deep.



#### AFTER

- Be careful in areas where floodwaters have receded.
- Watch for downed electrical lines and weakened roads and bridges.
- Stay out of flooded buildings and use caution when entering damaged structures. Their foundations may have weakened.
- Avoid coming in contact with floodwater – it may be contaminated. If available, use gloves and if not, wash your hands if they get wet.
- Discard any food that has come in contact with floodwater.
- Watch out for animals, especially poisonous snakes that may have come into buildings with the water.
- Listen for news reports to learn whether the community's water supply is safe to drink.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Report property damage to your insurance agent immediately.

### DID YOU KNOW...

*Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUV's) and pick-ups.*

Contact your Installation's Office of Emergency Management for further information.