Are You Ready for a Flood or a Flash Flood?

Here’s what you can do to prepare for such emergencies

Know what to expect
- Know your area’s flood risk—if unsure, call your local Red Cross chapter, emergency management office, or planning and zoning department.
- If it has been raining hard for several hours, or steadily raining for several days, be alert to the possibility of a flood.
- Listen to local radio or TV stations for flood information.

Prepare a Family Disaster Plan
- Check to see if you have insurance that covers flooding. If not, find out how to get flood insurance.
- Keep insurance policies, documents, and other valuables in a safe-deposit box.

Assemble a Disaster Supplies Kit containing—
- First aid kit and essential medications.
- Canned food and can opener.
- At least three gallons of water per person.
- Protective clothing, rainwear, and bedding or sleeping bags.
- Battery-powered radio, flashlight, and extra batteries.
- Special items for infant, elderly, or disabled family members.
- Written instructions for how to turn off electricity, gas, and water if authorities advise you to do so. (Remember, you’ll need a professional to turn natural gas service back on.)

Identify where you could go if told to evacuate. Choose several places … a friend’s home in another town, a motel, or a shelter.

Reduce potential flood damage by—
- Raising your furnace, water heater, and electric panel if they are in areas of your home that may be flooded.
- Consult with a professional for further information if this and other damage reduction measures can be taken.

Floods can take several hours to days to develop—
- A flood WATCH means a flood is possible in your area.
- A flood WARNING means flooding is already occurring or will occur soon in your area.

Flash floods can take only a few minutes to a few hours to develop—
- A flash flood WATCH means flash flooding is possible in your area.
- A flash flood WARNING means a flash flood is occurring or will occur very soon.

When a flood WARNING is issued—
- Listen to local radio and TV stations for information and advice. If told to evacuate, do so as soon as possible.

When a flash flood WATCH is issued—
- Be alert to signs of flash flooding and be ready to evacuate on a moment’s notice.

When a flash flood WARNING is issued—
- Or if you think it has already started, evacuate immediately. You may have only seconds to escape. Act quickly!
- Move to higher ground away from rivers, streams, creeks, and storm drains. Do not drive around barriers . . . they are there for your safety.
- If your car stalls in rapidly rising waters, abandon it immediately and climb to higher ground.

Your local contact is:
Prolonged rainfall over several days or an ice jam can cause a river or stream to overflow and flood the surrounding area. A flash flood from a broken dam or levee or after intense rainfall of one inch (or more) per hour often catches people unprepared.

Regardless, the rule for being safe is simple: head for the high ground and stay away from the water. Even a shallow depth of fast-moving flood water produces more force than most people imagine. The most dangerous thing you can do is to try walking, swimming, or driving through such swift water.

Still, you can take steps to prepare for these types of emergencies. Have various members of the family do each of the items on the checklist below. Then hold a family meeting to discuss and finalize your Home Flood Plan.

1. Determine whether you’re in a flood area.
   - Flood area: [ ] Yes [ ] No

2. If in a flood area, is flooding covered under your homeowner’s or renter’s insurance policy? (Most insurance policies specifically exclude flooding from rising water.)
   - Flood insurance: [ ] Yes [ ] No

3. If flooding is not covered under your homeowner’s or renter’s policy, obtain separate flood insurance.
   - Insurance company: ____________________________________________________________

4. Keep current copies of all important papers or valuables in a safe-deposit box.
   - Location of safe-deposit box: _____________________________________________________

5. Put together a Disaster Supplies Kit in a clearly labeled, easy-to-grab box.
   - Location of Disaster Supplies Kit: __________________________________________________

6. Write instructions on how and when to turn off your utilities—electricity, gas, and water.
   - Instructions written: ____________________________________________________________
   - (date)

7. Decide where your family would go in case you must evacuate. Clear your plan with the relatives or friends you plan to stay with—or go to a Red Cross shelter. Also, get an extra map and mark two alternate ways to reach that destination. Add the map to your Disaster Supplies Kit.
   - Evacuation plan completed: _______________________________________________________
   - (date)

And remember . . . when a flood, tornado, earthquake, fire, or other emergency happens in your community, you can count on your local American Red Cross chapter to be there to help you and your family. Your Red Cross is not a government agency and depends on contributions of your time, money, and blood.

For more information, contact your local Red Cross chapter, National Weather Service office, or emergency management agency. You can also visit these Web sites:

American Red Cross: www.redcross.org
National Weather Service: www.nws.noaa.gov