



FLOODING 101

**Your Guide on How Floods Occur,
Flood Safety and Flood Insurance**



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A flood can happen wherever it rains, which means everyone is at risk for flooding. So, how do you keep yourself, your family and your home safe?

This guide can help you learn how to get started.

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The Truth About Floods

See common flood myths debunked.

Despite their frequency, there are many misconceptions about where and when floods occur. Here's a look at six common flood myths and the truths behind them:



MYTH #1

MY HOME ISN'T IN A FLOOD ZONE, SO I'M NOT AT RISK.

All properties are located in a flood zone and can be at risk of flooding. That's because wherever it can rain, it can flood. In fact, more than 20 percent of flood insurance claims come from low- and moderate-risk areas. If you think your property is not in a flood zone, you are likely in a low- to moderate-risk area.

MYTH #2

FLASH FLOODS ONLY HAPPEN NEAR RIVERS OR STREAMS.

Flash floods do commonly occur near rivers or streams. However, people who live in dense, urban areas or near dams may also be at risk for flash floods. This is because urban areas contain more impermeable surfaces, like highways, parking lots and homes, that decrease the amount of land able to absorb rainwater. Areas near dams are at risk for dam failures, which can cause flash flood conditions.

MYTH #3

THE RISK FOR FLOODING GOES AWAY IN WINTER.

Floods can occur during the winter season due to snowmelt and ice jams.

- **Snowmelt:** Sudden rises in temperature or heavy rainfall can quickly melt snow and cause flooding.
- **Ice Jams:** Warm temperatures can break up ice formations along rivers or streams. These pieces of ice then flow down a river's current and can build up, blocking the normal flow of water. This creates flooding due to water being held back or the ice jam suddenly breaking apart and releasing built-up water downstream.

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- www.ready.gov/floods

The Truth About Floods: Continued

See common flood myths debunked.



MYTH #4

YOU CAN DRIVE THROUGH FLOODWATER IF IT'S NOT TOO DEEP.

Driving through any amount of floodwater can be dangerous because it only takes 12 inches of water to quickly sweep away your car or cause it to float. Floodwater may also be hiding additional hazards, such as a washed-out road, sharp debris or electrical wires.



MYTH #5

IT'S SAFE TO WALK THROUGH FLOODWATER.

Just 6 inches of floodwater can knock an adult off their feet. Floodwater can also be contaminated by sewage or chemicals and can hide other debris that may cause injuries.



MYTH #6

IF MY HOUSE STARTS TO FLOOD, I SHOULD TRY TO LEAVE.

You should avoid walking or driving through floodwater. If your home begins to flood and you cannot safely evacuate, seek higher ground immediately. Move to a higher level of your home while avoiding closed spaces, such as attics, so you minimize the risk of becoming trapped by rising floodwater.

SOURCES

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- www.ready.gov/floods

What Causes Floods and Where Do They Happen?

Here's a look at elements that increase the risk of flooding and where floods may be more likely to occur:

WHAT CAUSES FLOODING?

- **Tropical systems:** Tropical storms and hurricanes can generate torrential rains and strong winds that produce storm surges, which can flood coastal and inland areas.
- **Heavy rainfall:** Intense storms can drop large amounts of rainfall that results in a buildup of water.
- **Snowmelt:** A cubic foot of snow consists of multiple gallons of water. As freezing temperatures rise and snow begins to melt, the ground may not be able to absorb the water due to being frozen or oversaturated.
- **Ice and debris jams:** Pieces of ice or debris that travel down rivers or streams can create jams that cause water to overflow upstream — or, downstream flooding can occur once the jam loosens and breaks apart.
- **Compromised levees or dams:** If a dam or levee fails, or if the water level rises and spills over the top of the structure, flooding can occur.

WHAT AREAS ARE AT RISK?

- **Dense urban areas:** These areas are at risk for flash floods because roads, sidewalks and other paved elements can't soak up rainwater, which increases water runoff. A heavy downpour can also inundate storm drains and result in a flood, creating unsafe conditions for underground parking garages or underpasses.
- **Areas along or near rivers:** Heavy rains can cause flash floods near rivers, which can be worsened by a dam or levee failure. Mountains can also contribute to the quick rise of streams or rivers as water rapidly flows downhill.
- **Canyons and wildfire burn areas:** These areas can be more likely to flood due to dry soil or limited vegetation that prevents heavy rainfall from soaking in.

SOURCES

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- www.weather.gov/safety/flood-hazards
- www.ready.gov/sites/default/files/Spring_Flood_Fact_Sheet.pdf

Flood-Related Weather Alerts

Here's what you should know to help keep you and your family safe:

HOW TO STAY UPDATED ON FLOOD CONDITIONS

The National Weather Service (NWS) [shares official warnings](#), watches, forecasts and other information 24 hours a day on public radio and television broadcasts. One way to receive NWS weather alerts is through a National Oceanic and Atmospheric Administration (NOAA) weather radio. You can also sign up to receive [weather alerts](#) on your smartphone by downloading the [Federal Emergency Management Agency](#) (FEMA) or the [American Red Cross](#) applications.

WATCHES

FLOOD WATCH VS. FLASH FLOOD WATCH

- Flood Watch:** Weather conditions are favorable for a flood to occur. A flood watch does not mean a flood is already occurring or will occur — it is meant to warn residents in the area that they should be prepared for one in case conditions get worse. See page 13 in this guide for tips on how to stay safe if a flood does occur.
- Flash Flood Watch:** Conditions are right for a flood to happen quickly and suddenly. You should stay alert if you're issued a flash flood watch, as you may need to seek higher ground with short notice. This is because a flash flood happens more quickly than regular flooding.

WARNINGS

FLOOD WARNING VS. FLASH FLOOD WARNING

- Flood Warning:** This means a flood is imminent or occurring. You may be advised to evacuate when a flood warning has been issued.
- Flash Flood Warning:** A flash flood is expected or already happening — in this case, you should seek higher ground immediately.

FLASH FLOOD EMERGENCIES

While rare, a flash flood emergency alert means flooding conditions are so severe that they pose a major threat to life and can cause catastrophic damage. A flash flood emergency may be issued in cases where floodwaters have reached never-before-seen levels, multiple water rescue teams have been dispatched or when a major dam has failed.

TIP

Under a flash flood emergency, **you should not travel** unless you're told to evacuate or are already seeking higher ground away from a flooded area.

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The Connection Between Hurricanes and Floods

Live in a hurricane-prone area? Learn more about hurricane-induced flooding and storm surges:

HOW DO HURRICANES CAUSE FLOODING?

- **Storm surge:** A storm surge is one of the biggest threats during a hurricane or a tropical storm. A storm surge takes place when strong winds from a hurricane push ocean water ashore, creating an unexpected rise in the seawater level, above the predicted tide.
- **Storm tide:** A storm tide happens when a storm surge takes place during high tide. A storm tide is the total height of seawater that comes ashore (calculated by adding the normal tide and storm surge water levels).
- **Heavy rainfall:** Torrential rains stemming from a hurricane or tropical storm can cause rivers, lakes and streams to flood within minutes or hours. A slow-moving storm can also increase the risk of flooding because it allows rainfall to inundate the same area for an extended period.



WHERE CAN A STORM SURGE HAPPEN?

Coastal areas are at risk for storm surges, but it's not just the immediate coastal areas that face the threat. Storm surges can also affect communities that are inland. In some instances, storm surges have penetrated inland areas 30 miles away from the coast.

FACTORS THAT DETERMINE THE SIZE OF A STORM SURGE

The size, speed and intensity of a storm can affect the size of a storm surge. Here are some additional factors that may come into play:

- The angle of a storm's approach
- The shape of the coastline
- Frequency of waves
- Rise of rivers and streams due to heavy rainfall

EFFECTS OF A STORM SURGE

Storm surges can cause water levels to rise in a matter of minutes. Extreme flooding stemming from a storm surge can force major evacuations and may leave behind damage at your home. This damage may include foundation cracks, punctured gas lines, flooded appliances and electrical issues. A surge's strong waves and rushing water can erode beaches and coastal highways, damage boats and marinas, and kill vegetation due to the intrusion of salt water.

SOURCES

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- www.ready.gov/returning-home

The Connection Between Wildfires and Flooding

Even after a wildfire is put out, danger can still linger.

WHY ARE WILDFIRE AREAS AT RISK FOR FLOODS?

Land that has been burned by a wildfire is often left with a burn scar, which results from the vegetation being burned off. Burn scars leave the ground very dry and unable to absorb water, and the terrain can even become as dense as pavement. This means post-wildfire areas typically have an elevated risk for flash floods.



TYPES OF FLOODING THAT CAN HAPPEN IN WILDFIRE AREAS

- Flash floods:** Vegetation normally helps absorb rainfall. But, since burned soil and vegetation leaves the ground hard and unable to absorb water, the risk for flooding increases when it rains. When it rains, a flash flood could occur in as little as 6 hours in low-lying areas.
- Mudflow:** Rainwater can pick up large amounts of burned debris and ash that's left behind after a wildfire. This debris combines with floodwater and creates a mudflow.

Less than half an inch of rain in an hour can trigger these types of floods. And, even if you weren't directly affected by a wildfire, you can still be at an increased risk for flooding — that's because locations downhill or downstream, for example, are susceptible to fast-moving floodwaters that initiate in a burn area.

TIP

If your area experiences a wildfire, remember that the **elevated flood risk can remain for up to five years.**

SOURCES

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- www.fema.gov/news-release/2018/11/20/flooding-after-wildfires-reduce-your-risk

Is Your Home in a Flood Zone?

Learn how to determine if your home is at a higher risk for flooding.

No matter where you live, some risk of flooding exists. That's because a flood can happen anywhere, at any given time. However, it is important to determine if your property is located in an area that's considered at a higher risk of flooding.

HOW TO FIND OUT

A good way to figure out if your home is in a high-risk flood zone is by checking a [FEMA flood map](#). The map shows each community's risk of flooding, including specific flood zones and their boundaries. Simply enter your address on the flood map to pull up a record of your area.



READING A FLOOD MAP

FEMA's flood maps include a couple notations and zones that you should look out for:

- **Notations across geographic areas:**
 - Area of Minimal Flood Hazard: This means an area is at a low risk for flooding.
 - Special Flood Hazard Area: This area is at high risk for flooding.
- **Flood zones:**
 - Zones that begin with the letters B, C or X: The area is at a low or moderate flood risk.
 - Zones that begin with the letter A or V: These are high-risk flood areas.

Keep in mind that flood maps can change over time. Development, wildfires and other forces may change how water drains in your community. These changes may affect the risk of flooding in your area and can change your need or requirement for flood insurance.

SOURCES

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Is Your Home in a Flood Zone?: Continued

Learn how to determine if your home is at a higher risk for flooding.



BUYING A NEW HOME?

It's a good idea to do your own research on whether a home you're interested in is in a high-risk flood zone. That's because not all states require home sellers to share the property's flood history with buyers.

Flood disclosure laws vary by state, and some states require home sellers to reveal previous flooding or leakage problems they've experienced. On the flipside, other states have no requirements when it comes to sharing a residential property's flood history.

Even if your state does require disclosure, it may not mandate full transparency. For example, some states require home sellers to reveal if the property is considered at risk of flooding. But, the state may not require the seller to notify a buyer about past flood damage. If you have questions, a local real estate professional may be able to help provide insights.

You may also want to ask community officials whether a [flood risk project](#) is underway. A flood risk project is an effort between FEMA and other local/state/federal partners to identify an area's risk of flooding and take steps to help reduce that risk.

DO I NEED FLOOD INSURANCE IF MY HOUSE IS IN A FLOOD ZONE?

Depending on which flood zone you live in, you may be required by your mortgage lender to have flood insurance. But even if you're not required to buy flood insurance, you may still want to consider a policy. Remember, more than 20 percent of flood claims come from properties that are not in high-risk flood zone. See page 20 in this guide for more information about buying flood insurance.

SOURCES

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Your Home and Flood Damage

Floods can cause damage to your home, including:



STRUCTURAL AND ELECTRICAL DAMAGE

Floods can cause structural damage, such as loose or buckling floors and roof or foundation cracks. You may also notice broken or frayed electrical wires in your home after a flood. If you or your clothes are wet, or if any wires are wet, avoid touching outlets, switches and the electrical box, and have an electrician inspect the wiring.

APPLIANCE/MECHANICAL DAMAGE

Your home's heating and air conditioning system, water heaters or refrigerators, for example, can be compromised by floodwater. If you return home and find any appliances are wet or damaged, turn off the home's electricity (if it's safe to do so), refrain from use and have a professional inspect them.



MOLD AND MILDEW

Mold can begin to grow on damp surfaces within 24 to 48 hours. This means building materials (such as drywall, flooring and insulation) and personal property (such as clothing and furniture) can be affected by mold after a flood. To help prevent the growth and spread of mold, dry out your home by opening windows and, if an electrician has determined the electrical system is safe to use, use fans and dehumidifiers.

DAMAGE TO SEPTIC AND WELL WATER SYSTEMS

Septic tank filters can become clogged with debris after a flood and affect its ability to accept water. Plan to have it inspected and tested as soon as possible after a flood. Floodwater can also carry sediment that may get into wells and contaminate drinking water. You should also be sure to have the water tested and (if needed) treated, before drinking it.

HOW MUCH COULD IT COST TO REPAIR FLOOD DAMAGE?

According to FEMA, a 2,500 square-foot home that floods with 6 inches of water could cost **more than \$50,000** to repair.

SOURCES

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- www.cdc.gov/disasters/floods/after.html
- www.fema.gov/pdf/rebuild/recover/fema_mold_brochure_english.pdf

- www.epa.gov/ground-water-and-drinking-water/septic-systems-what-do-after-flood
- www.epa.gov/sites/production/files/2015-05/documents/epa816f05021.pdf
- www.floodsmart.gov/costOfFlooding/index.html

Protecting Your Home Against Floods

Here are some ways to help protect your home against flooding:

BASIC FLOOD PROTECTION STEPS

- **Keep gutters clear:** Keep gutters and storm drains clear of debris to allow water to flow freely.
- **Elevate utilities:** Set your furnace, water heater, electric panel and other critical equipment on pedestals, relocate them to higher floors or, if you have an outdoor fuel tank, anchor it to a concrete slab.
- **Seal the foundation:** Patch foundation cracks (use mortar and masonry caulk or hydraulic cement) and then apply a waterproofing sealer to basement walls.
- **Install a sump pump:** Use basement sump pumps with a battery backup, so the system still works during a power failure.

TIP

If you need assistance with any of these tasks, **consult a professional.**

MAJOR FLOOD PROTECTION STEPS

- **Inspect your home's site:** To help you understand your home's risk of flooding, determine the base flood elevation at your property. The base flood elevation is the height that floodwaters are predicted to rise during a flood. For example, properties in a high-risk flood zone have a 1 percent chance of a flood reaching your elevation in any given year. A licensed surveyor can also provide this information on an elevation certificate, which may help you reduce your cost of flood insurance. See page 22 in this guide to learn more about elevation certificates. If you ever build a new home, make sure your builder meets or exceeds those elevations.
- **Improve landscaping:** Adjust the slope of the lot or design a swale (a shallow, sloping ditch) to carry water away.
- **Wet floodproof your property:** Install openings in a crawlspace or basement that allow floodwaters to enter and exit freely. These openings may help reduce pressure that sometimes cause a home's walls to cave in. If you install FEMA-compliant vents, you may qualify for a reduction in cost on your flood insurance policy.
- **Dry floodproof your property:** Add a waterproof coating to exterior walls to help prevent floodwater from passing through. You may also want to consider buying waterproof shields to cover openings, such as doorways.
- **Construct a floodwall:** Build a water-tight brick or concrete floodwall to help prevent water from entering an outside window well. Or, consider building the floodwall to help surround and protect indoor utilities.

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Safety Tips for Before and During a Flood

Help keep yourself and your family safe before and during a flood with these tips:



BEFORE A FLOOD

- Develop [an evacuation plan](#) and review it with your family.
- Keep a ["go bag"](#) packed with [emergency supplies](#) in case you need to evacuate. Include things like a hand-crank radio, clothing, food, a 3-day supply of water (one gallon of water per person per day), a flashlight and batteries.
- If you have a [pet](#), consider pulling together an emergency kit for them and mapping out pet-friendly hotels.



DURING A FLOOD WATCH

- Store [important documents](#) in waterproof containers and move valuables to a higher level of your home.
- Secure or bring in outdoor items, such as your patio furniture or a grill.
- [Charge up your electronic devices](#), including your mobile phone.



DURING A FLOOD WARNING

- Evacuate if local authorities instruct you to do so.
- Don't drive through flooded areas or go around barricades — turn around and try another route.
- Do not walk, swim or drive through floodwater, as this can create a dangerous situation. Remember, it only takes 12 inches of standing or moving water to make your vehicle lose control.
- Avoid driving on bridges over fast-moving water. Floodwater can wash out a bridge with little or no warning.
- Ensure that any actions you take can be accomplished safely.



IF FLOODING OCCURS SUDDENLY OR WITHOUT WARNING

- If you're at home, stay inside and move to the highest level of your home (but avoid closed attics, as you may risk becoming trapped by rising floodwater).
- If you're in the car, stay inside and only move to the roof if the vehicle begins to flood.
- Try to avoid contact with floodwater, as it may be contaminated.

SOURCES

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- www.weather.gov/safety/flood-during
- www.ready.gov/floods

Home Safety Tips After a Flood

See how to safely return home after a flood passes:

CHECK FOR HAZARDS BEFORE RE-ENTERING YOUR HOME

- **Look for downed power lines:** Do not touch downed power lines around your home. You should also avoid walking through nearby puddles or standing water to avoid risk of electrocution. It is a good idea to call and alert local authorities of any downed power lines you encounter.
- **Check for structural damage:** Visually inspect your home for foundation cracks, roof damage or missing beams. If you see this kind of damage, call a professional to inspect the integrity of the structure before entering your home. If you arrive and see colored tape or signs on any doors or windows, it may indicate an inspector has placed it to indicate a damaged area.
- **Inspect exterior utility lines:** Check exterior gas lines for cracks or leaks. If you suspect a gas leak, leave the property immediately and call the fire department.
- **Beware of wildlife:** Snakes, insects and other animals may be present in your home after a flood, so use caution.

TIP

Safety comes first. If you encounter problems or are uncomfortable performing any of these tasks, contact a professional for help.

ASSESS UTILITIES AND APPLIANCES

- **Natural gas lines:** Do not turn on any light switches while completing your inspection, because they could spark a fire if there is a gas leak or electrical problem. If you smell natural gas inside your home or hear a hissing sound, that may indicate a broken gas line. Leave the property immediately and move far away from the structure. Then, call the fire department once you're at a safe distance.
- **Electrical system:** If you didn't turn off your home's electricity before you evacuated, you may need to now — especially if you see or smell damaged wiring (the smell of hot insulation may indicate an electrical problem). However, if there is any standing water near the electrical box (or if you or your clothes are wet), do not touch the system and call a professional for help instead.
- **Appliances:** If any gas- or electric-powered appliances were damaged or flooded, avoid use until they've been inspected by a professional.

SOURCES

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- www.redcross.org/get-help/disaster-relief-and-recovery-services/utilities-major-systems.html
- www.cdc.gov/disasters/cleanup/facts.html

Reporting a Flood Insurance Claim

Follow these tips for reporting an insurance claim if your home sustains flood damage:

If you have flood insurance through the federal government's National Flood Insurance Program (NFIP), report your claim to your agent or insurer as soon as possible.

If you do not have flood insurance, keep in mind that your homeowners insurance policy likely won't pay for flood-related damage and repairs. However, your homeowners insurance may help cover things like wind or hail damage. Check with your home insurance agent to see what might be covered by your policy.

TIP

If you purchased an NFIP policy through an Allstate agency, call **1-800-54-STORM** to start the claim process.

FLOOD CLEANUP AND WORKING WITH A FLOOD CLAIMS ADJUSTER

- If you have a flood insurance policy through the NFIP, refer to the [NFIP Claims Handbook](#) before attempting any cleanup. A claims adjuster will typically need to inspect the property and any damage to write a complete estimate.
- If you need to make emergency repairs to help mitigate damage before your adjuster comes, take photos first and keep all receipts.
- Save flood-damaged personal property for the adjuster to inspect. Separate damaged items from undamaged items.
- Document all damaged belongings and take photos and videos.
- If possible, store flood-damaged property outside in an area where it does not interfere with your daily activities. If you can't safely maintain flood-damaged items, thoroughly document them in your inventory.
- If you need to pull up carpet before the adjuster comes, save a piece of carpet and a piece of padding (at least 2 feet by 2 feet each) for the adjuster to inspect.



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- www.redcross.org/get-help/disaster-relief-and-recovery-services/utilities-major-systems.html
- www.cdc.gov/disasters/cleanup/facts.html
- www.ready.gov/floods

Health Precautions to Take After a Flood

These tips may help minimize your risk of getting sick or injured during flood cleanup:

PROTECTIVE GEAR YOU SHOULD WEAR DURING CLEANUP

- Hard hat
- Goggles
- Respirator mask (with an N95 rating or higher)
- Thick work gloves
- Waterproof, steel-toed boots
- Rubber gloves and rubber boots (especially if there is sewage involved in cleanup)



HEALTH PRECAUTIONS

- **Wash your hands:** Wash your hands frequently with soap and clean water — especially before you eat or drink — to help minimize the risk of contracting an infection or illnesses.
- **Wash your clothes:** After cleanup is done for the day, clean and disinfect clothing by washing any items that have come into contact with floodwater in hot water and laundry detergent. Do not wash the clothes you wore during cleanup with other items that weren't exposed to floodwater.
- **Care for wounds:** Take care of any wounds, even minor ones, during flood cleanup. If you have an existing wound, try to avoid exposing the cut to floodwater altogether by wearing gloves and cleaning the wound frequently with fresh, clean water and soap. Remember to change the wound dressing often.
- **Prevent infection:** If an existing wound develops redness or swelling, or you experience any other signs of an infection (such as a high fever or pain), seek medical attention as soon as possible. If you sustain a wound during cleanup, especially from a dirty object, seek medical attention.
- **Know your risks for new injuries:** Floodwater can carry sharp objects or other dangerous debris that may be hard to spot. You should avoid walking through floodwater whenever possible — but if you must come into contact with floodwater when returning home or during cleanup, wearing the protective gear listed above can help minimize your risk of getting an injury.

SOURCES

- www.cdc.gov/disasters/cleanup/facts.html
- www.cdc.gov/disasters/woundcare.html
- www.allstate.com/disaster-help/articles/flood-insurance-faqs.aspx

Flood Insurance Myths Debunked

Discover the truths behind nine common flood insurance myths:

**MYTH #1
HOMEOWNERS INSURANCE COVERS FLOOD DAMAGE.**

While a standard homeowners insurance policy may help pay for some types of water damage, it typically does not cover flood damage. For protection against floods, you must purchase a separate flood insurance policy.

**MYTH #2
I ONLY NEED FLOOD INSURANCE IF I LIVE IN A FLOOD ZONE.**

Remember that no matter where you live, some risk of flooding exists. In fact, more than 20 percent of flood insurance claims are from properties that are not in high-risk flood zones.

TIP

Homes in low- or moderate-risk flood areas are **five times more likely to experience a flood** than a fire in a 30-year period.

**MYTH #3
ONLY HOMEOWNERS CAN BUY FLOOD INSURANCE.**

You don't have to own a single-family home to qualify for flood insurance. Flood insurance is available to renters who want to help protect their personal belongings. A flood insurance policy also can be purchased by commercial property owners who want to help protect the structure of their business and its contents.

TIP

There's typically a **30-day waiting period** before a flood policy goes into effect.

**MYTH #5
MINOR FLOODING WON'T CAUSE MUCH DAMAGE.**

Even minor flooding can cause significant damage to a home and its contents. According to FEMA, just 1 inch of water in a home can cause more than \$25,000 in damage, and the average claim from people who have flood insurance is \$30,000 policy.

SOURCES

- www.fema.gov/blog/2018-07-23/5-common-flood-insurance-myths
- [www.fema.gov/portal/search#wcm-survey-target-id](http://msc.fema.gov/portal/search#wcm-survey-target-id)
- www.fema.gov/national-flood-insurance-program
- www.fema.gov/media-library/assets/documents/126017
- www.fema.gov/news-release/2018/05/01/dont-wait-buy-flood-insurance-today

- www.floodsmart.gov/why/why-buy-flood-insurance
- www.fema.gov/disaster/4310-4313/updates/facts-and-myths-about-flood-insurance
- www.fema.gov/individual-disaster-assistance
- www.floodsmart.gov/why/all-about-flood-maps
- www.fema.gov/media-library-data/1513200364180-bab79b0ae4855f62ebc94baa06fc0186/Common_Questions_Fact_Sheet.pdf

Flood Insurance Myths Debunked: Continued

Discover the truths behind nine common flood insurance myths:

MYTH #6

FLOOD INSURANCE ALWAYS COVERS 100% OF THE DAMAGE.

Like other types of insurance, flood policies come with limits. A standard flood insurance policy typically provides coverage for single-family homes or condos and your belongings. When you purchase a flood insurance policy, you can opt to purchase one or both types of coverage.

Commercial property owners typically have the option of purchasing higher coverage limits. Commercial flood insurance policy generally offers up to \$500,000 in coverage for the building and also up to \$500,000 for the contents of the business.

TIP

Most standard flood insurance policies provide up to **\$250,000 in building coverage** and up to **\$100,000 in coverage for belongings**.

MYTH #7

IF MY HOME FLOODS, GOVERNMENT ASSISTANCE WOULD PAY FOR REPAIRS.

In some cases, federal disaster funds are provided to flood victims. However, it's a good idea to understand how those funds may help. Federal disaster relief funds are only offered if the president declares a disaster — and less than half of floods are declared federal disasters. In cases when a disaster is declared, the typical federal disaster relief grant is about \$5,000. Disaster relief funds are typically provided in the form of a low-interest loan that must be repaid.

MYTH #8

FLOOD MAPS DON'T CHANGE.

A flood map shows a community's risk of flooding, and a property's risk of flooding can change over time. Community growth and expansion may contribute to these changes. As new buildings are built and green space is reduced, drainage does not necessarily keep up with the additional cement and asphalt. Additional factors, such as weather conditions or wildfires, can also play a role in changes to an area's flood map.

MYTH #9

IT ONLY FLOODS ONCE EACH CENTURY IN A 100-YEAR FLOOD PLAIN.

This often misunderstood term does not mean flooding will happen only once every 100 years. Rather, an area in a 100-year flood plain has a 1 in 100 chance of flooding in any given year. So, even if a property in a 100-year flood plain flooded last year, there's an equal chance of it happening again this year.

SOURCES

- www.fema.gov/blog/2018-07-23/5-common-flood-insurance-myths
- msc.fema.gov/portal/search#wcm-survey-target-id
- www.fema.gov/national-flood-insurance-program
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- www.fema.gov/news-release/2018/05/01/dont-wait-buy-flood-insurance-today

- www.floodsmart.gov/why/why-buy-flood-insurance
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- www.floodsmart.gov/why/all-about-flood-maps
- www.fema.gov/media-library-data/1513200364180-bab79b0ae4855f62ebc94baa06fc0186/Common_Questions_Fact_Sheet.pdf

What Flood Insurance Covers

Learn what is (and isn't) covered by flood insurance.



WHAT IT COVERS

You can purchase flood insurance coverage to help protect your home, your personal belongings, or both.

Building property coverage: Helps protect the physical structure of your home and its foundation. It also helps cover:

- Plumbing and electrical systems
- Central air and heating systems
- Attached bookcases
- Cabinets and paneling
- Detached garage (other detached structures typically need their own policy)

Personal contents coverage: Covers your personal belongings, such as:

- Clothing
- Furniture
- Electronics
- Curtains
- Some portable appliances
- Freezers (and the food within them)
- Certain valuables such as artwork (up to a specified limit)

Flood insurance may also help pay to remove debris in or on the insured's home. However, it does not typically cover general cleanup of the home's yard or property, or damage to plants or landscaping.



WHAT IT DOESN'T COVER

- Outdoor property such as decks, fences, patios, landscaping, wells and septic systems, and hot tubs and pools
- Living expenses, like temporary housing (if flood damage makes your home uninhabitable)
- Cars and other self-propelled vehicles
- Moisture or mold/mildew damage that "could have been avoided by the homeowner"
- Currency, precious metals and paper valuables (such as stock certificates)

A note about basements: Flood insurance provides limited, if any, coverage for below-ground rooms like crawl spaces and basements, and their contents. See details below:

- Furnace: May be covered under building property coverage.
- Washer and dryer: May be covered under personal contents coverage.
- Personal belongings stored in below-ground rooms: Typically not covered.

When you purchase a flood insurance policy, be sure to read the documents carefully to understand what is or isn't covered.

SOURCES

- www.fema.gov/media-library-data/20130726-1620-20490-4648/f_679_summaryofcoverage_11_2012.pdf
- www.fema.gov/disaster/4277/updates/basic-facts-about-national-flood-insurance-program
- www.fema.gov/media-library-data/1444066535407-a11842633063a820c7296ad16c88d0b6/16_policy_508_nov2015.pdf

Buying Flood Insurance

Get answers to commonly asked questions about flood insurance.

Repairing or replacing your home and belongings after they are damaged in a flood can be quite costly. While homeowners and renters insurance typically do not cover flood damage, you now know that a separate flood insurance policy helps protect your home and what's in it.

WHO PROVIDES FLOOD INSURANCE?

Flood insurance can be purchased through an insurance agent or insurer who participates in the NFIP. The NFIP began in 1968 and is administered by FEMA. In addition to providing insurance, the NFIP also helps with flood plain management and flood zone mapping. Some private insurance companies may also provide flood insurance.



HOW CAN I GET A FLOOD INSURANCE POLICY?

NFIP policies can be purchased through many insurance agents across the country. The same agent who helps you with your homeowners, auto or renters policy may be able to help you get flood insurance if your community participates in the NFIP.

WHO CAN BUY FLOOD INSURANCE?

Homeowners, renters and business owners can purchase flood insurance. If you live in a high-risk flood area and have a mortgage with a federally regulated or insured lender, you must have flood insurance. However, even if you live in a moderate- or low-risk area, your lender may require you to have flood insurance. You can also buy flood insurance if your lender doesn't require it.

SOURCES

- www.fema.gov/national-flood-insurance-program
- www.iii.org/article/spotlight-on-flood-insurance
- www.floodsmart.gov/why/all-about-flood-maps

- www.floodsmart.gov/faqs
- www.fema.gov/media-library/assets/audio/166198
- www.floodsmart.gov/how/how-to-pay-renew-or-change

Buying Flood Insurance: Continued

Get answers to commonly asked questions about flood insurance.

HOW MUCH DOES FLOOD INSURANCE COST?

The price of flood insurance is set by FEMA and based on several factors. These may include:

- Your property's flood risk zone
- The elevation of your home's first floor
- How much coverage you buy and the deductible amount

Remember, you can purchase separate coverage for the structure of your home (generally up to \$250,000) and for your belongings (up to \$100,000). The types of coverage you purchase and the limits you set will help determine the price of your policy.

HOW DO I PAY FOR A FLOOD INSURANCE POLICY?

If you're paying for flood insurance for the first time, you'll likely submit payment through your agent. The payment must be made before the agent can submit the application to FEMA. Homeowners may also be able to pay for flood insurance coverage through an escrow account, which is a separate account with your mortgage lender that is used to pay bills related to your property.

IS THERE ANYTHING ELSE I SHOULD KNOW ABOUT FLOOD INSURANCE?

Once you purchase flood insurance, there is typically a 30-day waiting period from the date of purchase until the policy goes into effect. Your agent can help you determine when the effective date is, as well as whether you qualify for one of the waiting-period exemptions. Also keep in mind that you'll be responsible for the deductible and your flood insurance policy will likely have limits.

HOW DO I RENEW MY FLOOD INSURANCE POLICY?

When your policy is up for renewal, you should receive a notification from the agent or insurer who sold you the policy. Your renewal offer will include information on making your payment, which can be through your agent, the mail or a servicing agent. If your coverage lapses, there is a 30-day wait for reinstatement.

TIP

If you have an escrow account, your flood insurance premium **may be paid by the lender through that account**. Be sure to confirm details with your mortgage company.

SOURCES

- www.fema.gov/national-flood-insurance-program
- www.iii.org/article/spotlight-on-flood-insurance
- www.floodsmart.gov/why/all-about-flood-maps

- www.floodsmart.gov/faqs
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- www.floodsmart.gov/how/how-to-pay-renew-or-change

What Is an Elevation Certificate?

Aren't sure why an elevation certificate is significant? Here's what to know.

WHAT IS IT?

An elevation certificate is a document that lists a building's location, lowest point of elevation, flood zone and other characteristics. It is used to enforce local building ordinances and to help determine flood insurance rates.

WHEN DO I NEED AN ELEVATION CERTIFICATE?

If your property is considered high risk of flooding, you may need to obtain FEMA's elevation certificate for your property in these cases:

- Before you can buy flood insurance
- If you plan to make significant changes to your property

WHAT DOES AN ELEVATION CERTIFICATE SHOW?

The certificate shows how your property's elevation compares to the base flood elevation on a flood map. Structures that sit at the base flood elevation are considered to have a 1 percent chance of flooding each year. Your property's lowest point of elevation is compared to the base flood elevation to help determine its flood risk and how much you'll pay for a flood insurance policy.

HOW DO I GET AN ELEVATION CERTIFICATE?

If you're purchasing a home, ask the sellers if they have an elevation certificate and see if they can provide it before your closing. Likewise, if you're building a new home in an area that's high risk for flooding, the builder may have been required to obtain an elevation certificate, which you can ask them to give you. If yours didn't, there are other ways you may be able to obtain one:

- Through the floodplain manager at your local municipal office (if your community participates in the NFIP).
- Hiring a professional land surveyor to evaluate your property and complete a new or updated elevation certificate is another option.

WHAT SHOULD I DO WITH MY ELEVATION CERTIFICATE?

If your home is in an area that's considered high risk of flooding, you'll probably need to provide your elevation certificate to your insurance agent to get a flood insurance quote.

Remember, not every property needs an elevation certificate. You can look up your property on FEMA's flood maps to help determine whether your property is in a high-risk flood zone and if you may need an elevation certificate.

SOURCES

- www.fema.gov/media-library-data/1428941960043-a8f37b7e3af25f47396bbff04e7bf036/FEMA-HFIAA_ECFActSheet_040715.pdf
- msc.fema.gov/portal/search



Remember that when it comes to floods, safety comes first.

If you're ever in doubt about whether it's safe to return to or re-enter your home after a flood, contact local authorities or a professional for help. If you have any questions or want to discuss your options for flood insurance, [contact a local agent](#) or call 1-800-ALLSTATE. They can help you ensure that your home and belongings are covered if they're damaged or destroyed by a flood.