

ACTION MESSAGES
Be Prepared for a Flood
Protect Yourself

CORE ACTION MESSAGES

- Determine your risk.
- Prepare members of your household.
- Consider flood insurance.

For general preparedness, every household should create and practice a Family Disaster Plan and assemble and maintain a Disaster Supplies Kit. In addition, every household should take flood-specific precautions and plan for and practice what to do if a flood occurs.

If you are at risk from floods, you should:

- **Find out the elevation above flood stage of your home, outbuildings, and pastures or corrals.** Knowing the elevation of your property in relation to nearby streams and dams will let you know if forecasted flood levels will affect your home.
- **Find out if local streams or rivers flood easily.**
- **Talk with members of your household about the possibility of floods and flash floods and what to do to stay safe if one occurs.** Knowing how to respond will reduce fear and save precious time in an emergency.
- **Find out about the flood evacuation routes in your area and develop a flood evacuation plan for your household.** (See chapter on "Evacuation and Sheltering, and Post-disaster Safety.") All members of the household should know where to meet each other, where to evacuate to, and what route(s) to take if they have to leave. Making plans well in advance will help you avoid last-minute confusion.
- **Find out if you are located in a floodplain, which is considered a Special Flood Hazard Area.** If you are, you are still eligible for flood insurance. Check with your city or county government (start with the Building or Planning Department) to review the Flood Insurance Rate Maps, published by the Federal Emergency Management Agency (FEMA). If your home is especially vulnerable, consider relocation.
- **Talk to your insurance agent.** Homeowners' policies do not cover flooding. Ask about the National Flood Insurance Program (NFIP) (www.fema.gov/nfip).
- **Use a NOAA Weather Radio or listen to local stations on a portable, battery-powered radio or television for updated emergency information.**
- **If you live in a frequently flooded area, stockpile emergency building materials.** These include plywood, plastic sheeting, lumber, nails, hammer and saw, pry bar, sand, shovels, and sandbags.