



**BE SMART.
TAKE PART.
PREPARE.**

Preparedness Checklists for Military Families: Floods



Flood

On average, flooding causes more than 90 percent of disaster-related property damage in the United States each year. Preparation is the key to surviving a flood and reducing property damage.

If you are faced with handling these activities on your own, coordinate with your neighbors and/or friends to do these preparations together.

Insurance

- Most homeowners insurance policies do not cover flood damage. To determine your flood risk, contact your local growth management, building department, or visit the [National Flood Insurance Program](#) website.
- Remember, there is a 30-day waiting period before flood policy coverage goes into effect.
- Take inventory of all personal items (including model types, serial numbers, pictures, and descriptions). Scan all important documents or place copies in a water-resistant/fire-proof box or bank safe deposit box.
- You may need NFIP Flood Insurance even if you do not reside in a high-risk flood zone. Contact your local insurance agent or insurance company.

Home

- Elevate your utilities (e.g., electrical service panel and disconnect(s), air conditioner, water heater) two to three feet above the Base Flood Elevation.*
- If you have a fuel tank, anchor it to a large concrete slab whose weight can resist the force of floodwaters and flotation.
- Install sewer backflow valves to prevent sewage entry into your home during flooding.*

Safety

- Pay special attention to the latest information when unusually heavy rains occur or are forecast to occur, and when flash flood and river flood watches and warnings are issued by the National Weather Service.
- If flooding occurs, get to higher ground. Stay away from flood-prone areas, including dips, low spots, valleys, ditches, and washes.
- Avoid flooded areas or those with rapid water flow. Do not attempt to cross a flowing stream. It takes only six inches of fast flowing water to sweep you off your feet.
- Don't allow children to play near high water, storm drains, or ditches. Hidden dangers could lie beneath the water.
- Flooded roads could have significant damage hidden by floodwaters. [NEVER drive through floodwaters](#) or on flooded roads. Water only two feet deep can float away most automobiles.
- Do not camp or park your vehicle along streams and washes, particularly when threatening conditions exist.
- Be especially cautious at night when it is harder to recognize flood dangers.

*Only a bonded, licensed professional contractor should perform work that affects your home's structure or electrical wiring or plumbing.