

WINTER WEATHER FLOOD RISKS

Identify Flood Risks When Snow and Ice Begins to Melt



KNOW THE TERMS

Flood or Flash Flood Watches: A developing weather pattern suggests there is a *potential* for rapid flooding (flash flooding), more widespread areal flooding (gradual or prolonged), or river flooding. Stay tuned to local media to stay informed.

Flood or Flash Flood Warnings: Flooding is *imminent or in progress*. The warning focuses on specific counties, communities, streams, or areas. Flash Flood Warnings are issued for flooding usually occurring within **six** hours of heavy rain.

KNOW ABOUT FLOOD INSURANCE

Most homeowners insurance policies do not cover flood damage.

For information on flood insurance in Pennsylvania, visit the PA Insurance Department's one-stop shop at: www.insurance.pa.gov/Coverage/.

For more information on flood insurance, go to www.floodsmart.gov.

For information on flood recovery, visit www.ready.pa.gov.

KNOW WHAT TO DO



Before A Flood

- **Practice your family emergency plan.** Plan and practice flood evacuation routes from home, work, and school that are on higher ground. www.ready.pa.gov/BePrepared/MakeaPlan
- **Conduct a thorough home inventory.** Documentation of your belongings will help you file your flood insurance claim. For more information, visit www.ready.gov/insurance-vital-records.



During A Flood

- **Go to higher ground.** Get out of areas subject to flooding, including dips, low spots, washes, etc.
- **Avoid areas already flooded.** Especially when water flows fast. Do not attempt to cross flowing streams. Just six inches of moving water can knock you off your feet.
- **Never drive through flooded roadways.** Roadbeds may be washed out under flood waters and just two feet of moving water can sweep an SUV off the road.



After A Flood

- **Check for damage.** Check for structural damage before reentering your home. If you suspect damage to water, gas, electric, or sewer lines, contact authorities.
- **Remove wet contents immediately.** Wet carpeting, furniture, bedding and any other items holding moisture can develop mold within 24 to 48 hours. Clean and disinfect everything touched by floodwaters.
- **Plan before you repair.** Contact your local building inspections or planning office or your county clerk's office to get more information on local building requirements.
- **File your flood insurance claim.** Be sure to provide: the name of your insurance company, your policy number, and contact information. Take photos of any water in the house and damaged personal property. Make a detailed list of all damaged or lost items.