



Ask a Floodplain Manager

Did you know just one inch of water can cost more than \$25,000? Flooding can affect all of us in one way or another and can be emotionally and financially devastating. Because of this, it is important to remember that just because you do not live in a designated flood zone, does not mean you cannot get flood insurance. Learn about flooding, as we "Ask A Floodplain Manager."

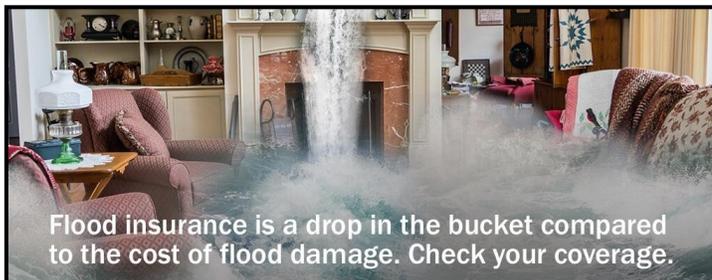
Why do I want flood insurance?

Flood insurance is important.

- Approximately, 20 percent of flood insurance claims come from properties located outside of high-risk areas.
- Even if you have never flooded, it's important to at least investigate the cost of flood insurance. It is worth the investment, if you can afford to make it.
- Without flood insurance, most residents must pay out of pocket or take out loans to repair and replace damaged items.

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- Ready PA Tip Sheets:
 - Winter Weather Floods
 - COVID-19



Flood insurance is a drop in the bucket compared to the cost of flood damage. Check your coverage.

#BeInformed



- It is important to be aware that a standard homeowner's or renter's policy does not cover damages resulting from a flood. There may also be a waiting period for your flood policy to take effect.
- It does not take a major body of water, or even a major storm to cause a flood. Anything from a broken sewer line to a slow-moving rainstorm can cause flooding.

To learn more about flood insurance and how to buy it, visit: www.floodsmart.gov.

What are flood zones?

Federal Emergency Management Agency (FEMA) identifies flood zones.

- Flood zones are land areas identified by FEMA as having a one percent chance every year of flooding. FEMA defines these areas for floodplain management and insurance purposes.
- Everyone lives in an area with some flood risk – it is just a question of whether you live in a low, moderate, or high-risk area. No matter where you live or work, some risk of flooding exists.
- To find your community's flood risk, visit the [Pennsylvania Flood Zone Map](#).

Flooding Myths

"But I have homeowners or renters insurance." Most homeowners and renters insurance policies **do not cover flood damage**.

"Well, I don't live near the river or lake, so flooding isn't a risk here." More than 20 percent of flood claims come from properties outside of high-risk flood zones.

Flood Safety

Flood Safety Awareness Week—March 23-27, 2020

FLOODS! Did you know flooding is Pennsylvania's top hazard? Just about anywhere it can rain, it can flood. Many of our major flooding events tend to occur during the spring months after a big snow melt combines with heavy rain. We also tend to see the skies open up during hurricane season, when tropical systems dump heavy rain across the Commonwealth. Both tend to cause flooding near rivers, streams and creeks. But lately, we have grown accustomed to highly-localized, heavy rain events causing flash flooding, well away from any floodplains. Flooding is a big hazard and we have a few tips to help prepare and mitigate the impacts of flooding.

Weather Alerts

Flash Flood EMERGENCY

ISSUED FOR...
Exceedingly rare situations when a severe threat to human life and catastrophic damage from a flash flood is happening or will happen soon.

ISSUED WHEN...
Dangerous flash flooding is happening or will happen soon. Some roads will be flooded. Homes and businesses may flood.

THIS IS A LIFE-THREATENING SITUATION! Do not attempt to travel unless you are fleeing an area subject to flooding or under an evacuation order.

Move to higher ground. Never drive through flooded roads.

Flood Watch

- Flooding *may* occur. Typically issued by county 24 - 48 hours before a flood event.

Flood Advisory

- Low impact or nuisance flooding *is imminent* or *already occurring*. Typically issued as a geographic box around an area for a few hours leading up to and lasting through the flood.

Flood Terminology

Flash Flood

- Rapid and extreme flow of high water into a normally dry area, or a rapid water level rise in a stream or creek above a predetermined flood level, beginning within six hours of the causative event (e.g., intense rainfall, dam failure, ice jam).



River Flood

- The rise of a river to an elevation that the river overflows its natural banks, causing or threatening damage.

Urban & Small Stream Flooding

- Flooding of small streams, streets, and low-lying areas, such as railroad underpasses and urban storm drains. This type of flooding is mainly an inconvenience and is generally not life threatening, nor is it significantly damaging to property.

Flood Safety Tips

Always seek higher ground

- Evacuate when told before the flood reaches you if possible.
- If you are trapped in your home, move to a higher floor/roof and signal for help.

If you evacuate, secure your home

- Disconnect or shut off utilities if possible.
- If time allows, move important items to a higher floor.

When driving, never cross a flooded roadway - Turn Around, Don't Drown!

- The road may have washed away.
- Cars float in a foot of water and can be swept away by two feet of moving water.

Never walk through flooded waters

- A half foot of moving water can knock you off your feet.
- Floodwater dangers include drowning, wild animals, sewage, and bacteria.
- Floodwater can conduct electricity, so avoid any downed wires – consider them energized and dangerous.

**3 SIMPLE STEPS FOR
FLASH FLOOD SAFETY**

During a flood, water levels and the rate at which the water is flowing can quickly change. Remain aware and monitor local radio and television.

1 GET TO HIGHER GROUND
Get out of the areas subject to Flooding

2 DO NOT DRIVE INTO WATER
Do NOT drive or walk into flooded areas. It only takes 6" of water to knock you off your feet.

3 STAY INFORMED
Monitor local radar, television, weather radio, internet or social media for updates.

WHEN FLOODED
TURN AROUND
DON'T
DROWN

NOAA weather.gov/flood

American Red Cross Month

Every eight minutes, the American Red Cross brings help and hope to people in need, thanks to heroes like you. Whether you donate funds, donate blood or volunteer, the American Red Cross depends on your support to make a difference in communities across the country.

Each year, the president of the United States proclaims March "Red Cross Month." The American Red Cross uses this month as a chance to honor and celebrate the everyday heroes who help fulfill their mission. This March, you are encouraged to uncover your inner hero by:

- **Giving Blood.** Blood donations can help save people's lives.
- **Taking a Class.** First Aid, Cardio Pulmonary Resuscitation (CPR), Automated External Defibrillator (AED), Babysitting, Lifeguard, to name a few.
- **Volunteering.** Helping displaced families, providing care and comfort to an ill or injured service member or veteran, or teaching others how to respond in emergencies.



For more information about the American Red Cross or to www.redcross.org. To read more about American Red Cross Month or how to be a hero, go to:

<https://www.redcross.org/about-us/red-cross-month.html>

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pennsylvania

EMERGENCY MANAGEMENT AGENCY

www.pema.pa.gov

Preparedness Events in March

Flood Safety Awareness Week

(March 23rd through March 27th)

(<https://www.weather.gov/safety/flood>)

American Red Cross Month

(<https://www.redcross.org/about-us/red-cross-month.html>)

PLEASE NOTE: In mid-2020, the Ready PA monthly newsletter is going digital! To make sure you continue to receive this monthly newsletter, please sign up at:

<https://www.ready.pa.gov/Pages/Subscribe.aspx>

Additional Resources

Pennsylvania Emergency Management Agency: www.pema.pa.gov

Ready PA: www.ready.pa.gov

SERVPA: www.serv.pa.gov

Federal Emergency Management Agency: www.fema.gov

Office of the State Fire Commissioner: www.osfc.pa.gov

Pennsylvania Department of Agriculture: www.agriculture.pa.gov

Pennsylvania Department of Environmental Protection: www.dep.pa.gov

Pennsylvania Department of Transportation: www.penndot.gov

Pennsylvania Governor's Office of Homeland Security: www.homelandsecurity.pa.gov

Pennsylvania Insurance Department: www.insurance.pa.gov

Pennsylvania Department of Health: www.health.pa.gov

Centers for Disease Control and Prevention: www.cdc.gov

PA511Connect: www.511pa.com

WINTER WEATHER FLOOD RISKS

Identify Flood Risks When Snow and Ice Begins to Melt



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.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit [http://www.ready.pa.gov/insurance-vital records](http://www.ready.pa.gov/insurance-vital%20records).



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 re-entering 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.

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 6 hours of heavy rain.

KNOW ABOUT FLOOD INSURANCE

Flood insurance for your home or business can be a crucial protection should disaster strike. For information on flood insurance in Pennsylvania, go to the PA Insurance Department's one-stop shop flood insurance webpage at <http://www.insurance.pa.gov/Coverage/Pages/Flood.aspx>. For further information on flood insurance, go to www.floodsmart.gov. For information on flood recovery, go to <http://www.ready.pa.gov/AfterAnEmergency/Recover%20And%20Rebuild/Documents/AfterTheFlood.pdf>.



PREPARING FOR THE SPREAD OF COVID-19

HOW DO I PREPARE?

CREATE A HOME EMERGENCY KIT



NON-PERISHABLE FOOD



BOTTLED WATER



MEDICATIONS



FLASHLIGHT + EXTRA BATTERIES



FIRST AID KIT



WARM CLOTHING



BABY SUPPLIES



PET SUPPLIES

KNOW THE SYMPTOMS OF COVID-19



FEVER



COUGH



SHORTNESS OF BREATH

SPREADS THROUGH CLOSE CONTACT

TAKE EVERYDAY PRECAUTIONS



WASH YOUR HANDS



DON'T TOUCH FACE



AVOID SICK PEOPLE

INFORMATION + UPDATES:
[HEALTH.PA.GOV](https://www.health.pa.gov)



Created 02/25/2020