



Coping With Floods - Preparation

If you live near a body of water, at some point your community may be threatened by a flood. Floods are among the most frequent and costly natural disasters, causing almost 90 percent of damage related to natural disasters. Since 1990, floods have caused more than 900 deaths and cost, on average, more than \$4 billion per year.

Flash flooding can occur anywhere—at any time of year—and it usually happens within six hours of a severe rainstorm. Flash floods can roll boulders, tear out trees and destroy buildings and bridges. Rapidly rising water can reach heights of 30 feet or more, and flash flood-producing rains can trigger catastrophic mudslides. Unlike flash floods, river or coastal flooding is a long-term event that may occur after some warning and last for a week or more.

Although timely warnings have greatly diminished flood fatalities in the United States, property damage continues to mount from such events since there is little that can be done to stop a flood once it has started. To help you protect yourself and your family, this digest offers tips and strategies on how to prepare for and cope with a flood.

Preparing for a Flood

As a safety precaution, learn about your community's risk for floods by contacting your local emergency management office, planning and zoning department or local weather service office. They can usually provide valuable information on how to safeguard your home and how to react when a flood threatens. In addition, the following tips may help:

- Keep a supply of flashlights and batteries on hand.
- Regularly check battery-operated radios and televisions to make sure they work.
- Keep insurance policies, legal documents and other valuables in a safe deposit box or waterproof container.
- Develop an evacuation plan with your family.
- Make sure one or more of the family's cars is always reliable in case you need to get out of town quickly.
- Talk to your insurance agent. Consider purchasing or renewing flood, home and automobile insurance policies.
- Have backflow valves installed in your plumbing's sewer traps to prevent flood waters from backing up into the drains of your home.
- Assemble a disaster supplies kit that contains: a first aid kit, canned food and can opener, at least three gallons of water per person, protective clothing and rainwear, bedding and/or sleeping bags, a battery-powered radio and flashlights (including extra batteries) and any essential items for children, pets or elderly and/or disabled family members (medications, diapers, warm clothing, etc.).
- Make a list of items to bring inside in case a flood threatens (patio furniture, lawn decorations, tools, trash cans, planters, etc.).

- Clear loose and clogged rain gutters and downspouts so water is able to drain properly.
- If you live near the water, consider elevating your home to make it more resistant to flood-driven waters. (Check with your town’s planning and zoning official for approval.)
- Raise your furnace, water heater and electric panel if they are in areas of your home that may be flooded.
- Seal walls and openings in basements with water-proofing compounds to avoid seepage through cracks.
- Take photographs of your home for insurance purposes.
- If you have a boat, determine where you can store it in the event of a flood.
- Plan for pet safety. Contact local animal shelters for emergency housing information for pets.
- Keep an emergency fund of cash in the house.
- Write down instructions for how to turn off electricity, gas and water if authorities advise you to do so. (Remember, you’ll need a professional to turn them back on after the emergency is over.)
- Identify places to go if you are told to evacuate your house. Choose several places: a friend’s home in another town, a motel or an emergency shelter.

Note—Even six inches of fast-moving flood water can knock an average-sized adult off his or her feet, and a depth of two feet will float a car. Never try to walk, swim or drive through a flood, especially if the water is moving swiftly. If you come upon flood waters, stop, turn around and find an alternate route.

When a Flood Threatens

A “flood watch” means that a flood is possible in your area. A “flood warning” means flooding is already occurring or will occur soon in your area. If a “flood watch” or “flood warning” has been issued for your area by the National Weather Service, protect yourself and your property by taking the safety precautions listed previously, if you have not done so already. In addition, listen regularly to your local radio or television stations for updated information on the impending flood.

If you are told to evacuate, do so as quickly as possible. Go to designated community shelter areas or stay inland with family or friends. If possible, notify a relative or friend in another part of the country of your plans and your whereabouts. Listen to instructions carefully and allow yourself as much time as possible. Roads may be crowded and already flooded in parts, so the sooner you evacuate, the safer you will be.

If you are not instructed to evacuate, stay indoors on the highest level possible. Take additional disaster precautions by storing drinking water in clean bathtubs, sinks, bottles, and pots and pans and, if power is lost, turn off major appliances to reduce a power “surge” when electricity is restored. Note—in most instances, you should evacuate from a mobile home if a flood warning is issued.

Resources Are Available

Additional information, self-help tools and other resources are available online at www.MagellanHealth.com/member. Or call us for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you.

Federal Aviation Administration

WorkLife Solutions

1-800-234-1327

For TTY Users: 1-800-456-4006

This document is for your information only. It is not meant to give medical advice. It should not be used to replace a visit with a provider. Magellan Health does not endorse other resources that may be mentioned here.