Flood safety Awareness Week

Local News

Posted by: David Haviland

Posted on : March 14, 2011 at 7:05 am

SEATTLE, Wash. - The Federal Emergency Management Agency (FEMA) is pleased to support the National Oceanic and Atmospheric Administration (NOAA)-sponsored 2011 National Flood Safety Awareness Week, observed March 14-18 (http://www.floodsafety.noaa.gov/). Flooding is a coast to coast threat in the United States and its territories in all months of the year, irrespective of local "flood seasons." According to FEMA Regional Administrator Ken Murphy, National Flood Safety Awareness Week is intended to highlight the hazards associated with floods, and what you can do to save life and property. "Flooding is this nation's number one natural disaster. You don't need to live in a mapped floodplain to need flood insurance, and it just doesn't pay to quibble over what side of a line on a flood map one lives on," said Murphy. "The fact is, more than twenty percent of all flood insurance claims are filed in low-to-moderate flood-risk areas-where flood insurance premiums can be a real bargain."

Property owners and renters need to know that they can take steps to protect their property and financial security before disaster strikes. However, many eligible residents are unaware that they qualify or that affordable flood insurance is available. Residents can begin to take steps now to protect their home and assets from rising floodwaters at any time. Make sure gutters and drains are cleared. Clean and maintain storm drains and gutters and remove debris from your property to allow free flow of potential floodwater. Move valuables and sentimental items to the highest floor of your home or business. Install backflow valves in waste lines to keep water flowing in one direction. Protect your well from contamination. Anchor or elevate fuel tanks and elevate the main breaker or fuse box and the utility meters above the anticipated flood level in your home or business, so that floodwater won't damage utilities. Make sure you have the right insurance: Review your insurance policies and find out what they do and do not cover. Learn the difference between replacement cost coverage versus standard coverage, which only pays the actual cash value of insured property. Be sure that you have enough insurance to cover recent home renovations or improvements. Know that most homeowners insurance policies do not cover flood damage, so be sure to consider flood insurance for both your structure and its contents. There is typically a 30 day waiting period for a flood insurance policy to take effect. Learn more by visiting www.FloodSmart.gov and www.Fema.gov. Learn your flood risk. Properties that are not located within high-risk areas can also flood. Find out your flood risk right now by entering your address at FloodSmart.gov "Assess Your Risk." Insurance agents can also help check your risk. Purchase a flood insurance policy. If you already have a flood policy, remember: your policy needs to be renewed each year. Plan and practice a flood evacuation route, ask someone out of state to be your "family contact" in an emergency, and make sure everyone knows the contact's address and phone number. Build an emergency supply kit: Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a complete disaster supply checklist. Inventory your household possessions: For insurance purposes, be sure to keep a written and visual (i.e., videotaped or photographed) record of all major household items and valuables, even those stored in basements, attics or garages. Create files that include serial numbers and store receipts for major appliances and electronics. Have jewelry and artwork

appraised. These documents are critically important when filing insurance claims. Store copies of irreplaceable financial and family documents in a safe place, preferably one that is protected from both fire and water. Documents include automobile titles, tax records, stock and bond certificates, deeds, wills, trust agreements, birth and marriage certificates, photos, passports and insurance policies. Keep originals in a rented safe deposit box. And don't forget the household inventory file! Flood insurance is available through nearly 100 insurance companies in nearly 21,000 participating communities nationwide. Nation-wide, the average flood insurance policy costs around $570 a year. And in low- to moderate-risk areas, lower-cost Preferred Risk Policies (PRPs) can be as low as $129 a year. Individuals can learn more about their flood risk and how to protect their property by visiting www.FloodSmart.gov or by calling 1-800-427-2419. FEMA's *Resolve to be Ready in 2011* campaign promotes Whole Community involvement in disaster preparedness. "The key to successful disaster response, regardless of the nature of the event, is personal preparedness," continued Murphy. "And no matter how busy or hectic our daily routine, we all need to take the time to take positive action to prepare ourselves, our loved ones and our communities in the event of severe flooding-or any other major disaster. *Resolve to be Ready in 2011* is led by FEMA's Ready Campaign in partnership with Citizen Corps and The Advertising Council. For more information on the Ready Campaign and Citizen Corps, visit www.fema.gov, Ready.gov and CitizenCorps.gov. Follow FEMA online at www.twitter.com/fema, www.facebook.com/fema, and www.youtube.com/fema. Follow Administrator Craig Fugate's activities at www.twitter.com/craigatfema. Social media links are provided for reference only. FEMA does not endorse non-government websites, companies or applications. *FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*