

FLOOD PREPARATION & PREVENTION

Did you know that every county in California has been declared a federal flood disaster area at least once in the past 20 years? Flooding is more common than many of us realize — but with a little preparation, you can help keep yourself and your loved ones safe.

KNOW YOUR RISK

- Start by finding out whether your home sits in a flood zone. You can check your address on www.floodsmart.gov/.
- Keep an eye on the weather, especially during stormy seasons.
- And most importantly, listen to local officials when they issue alerts or instructions.

BE PREPARED

- Have an emergency evacuation kit ready to grab at a moment's notice.
- Plan to evacuate early — don't wait until the last minute if conditions start to worsen.
- Keep a household inventory and copies of important documents such as birth certificates, Social Security cards, passports, wills, deeds, home and car titles, and insurance policies in a safe place.
- Decide ahead of time where you'll go in an emergency and what arrangements you'll make for your pets.
- Know that the risk of flood damage increases after fires, as the loss of vegetation no longer slows water's progress and a fire's heat can bake the soil so that water rolls off instead of being absorbed.

TAKE ACTION WHEN NEEDED

- If authorities tell you to evacuate, do it right away. It could save your life.
- Sign up for alerts from your local, county or state agencies.

GETTING YOUR HOME READY

- Check your address on MyHazards (myhazards.caloes.ca.gov/) to learn about risks in your area and simple steps you can take to reduce them.
- Share what you learn with friends, family, and neighbors — prepared communities are safer communities.
- Create a family communication plan. Emergencies don't always happen when you're together, so decide how you'll get in touch and where you'll meet afterward. Give the plan a quick refresher now and then.
- Know how to turn off your water, gas, and electricity. Your local utility company can walk you through it if you're not sure.
- Keep storm drains clear. If your property floods easily, stock up on sandbags, plastic sheeting, and other materials you might need in a pinch.
- And remember: don't head into the attic to escape rising water unless you can safely get onto the roof or you have no other choice.

A NOTE ON INSURANCE

Consider purchasing flood insurance. Most homeowners insurance doesn't cover flood damage, and policies from the National Flood Insurance Program (www.fema.gov/national-flood-insurance-program) generally take 30 days to go into effect. Your insurance agent can help you explore your options.

