

## **Before a Flood**

### ◆ To Prepare for a flood, you should:

- Avoid building in the floodplain unless you properly elevate and reinforce your home.
- Elevate the furnace, water heater, and electrical panel is susceptible to flooding
- Install “Check valves” in sewer traps to prevent flood water from backing up into the drains of your home
- Construct barriers to stop flood waters from entering your home.
- Seal walls in the basement with waterproofing compounds to avoid seepage
- Install a battery backup for the sump pump.

### ◆ Flood Insurance

- Home and property insurance does not include flood insurance
- The National Flood Insurance Program provides flood insurance through private agents that is backed by federal government.
- Flood insurance is available for renters, homeowners, and commercial property owners
- NFIP flood insurance does not cover basement improvements, but does cover structure elements and essential equipment in basements
- There are 2 parts of flood insurance
  - Building Coverage: protects structure and its essential parts
  - Contents Coverage: protects furnishings and other items
- Riders can be added; such as, sewer backup or sump pump failures
- Generally, there is a 30 day waiting period for policy to go in effect
- Flood Insurance can be purchased even if the property has flooded before
- 25% of flood claims come from outside of flood hazard area.

**Any home can be flooded, no matter how well it is protected!**

## **During a Flood**

### ◆ If a flood is likely in your area, you should:

- Check the television and radio for information and updates
- Get sandbags from Public Works 847-279-6900
- Be aware of streams, channels, and other areas known to flood suddenly. Flash floods can occur in these areas with or without any typical warnings such as rain clouds or heavy rain. Do not wait for instructions to move away from such areas.

### ◆ If you must prepare to evacuate, you must do the following:

- Save yourself first. If you have time, secure home by moving essential items to a higher floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or are standing in the water.

### ◆ If you have to leave your home, remember these evacuation tips:

- Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in the water, walk where water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. Barricades are set for your protection, do not drive through them. If floodwaters rise around you car, abandon the car and move to higher ground on foot.

### ◆ The following points are important to remember when driving in flood conditions:

- Six inches of water will reach the bottom of most passenger cars causing the loss of control and possible stalling.
- A foot of water will float most vehicles.
- Two feet of rushing water can carry away most vehicles including SUVs and pick up trucks.

## After a Flood

- ◆ The following are guidelines for the period following a flood:
  - Listen to news reports to learn if a Community's water supply is safe to drink. Boil water until authorities declare the water supply is safe to drink.
  - Avoid floodwaters: water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
  - Avoid walking or driving through moving water.
  - Be aware of areas where flood waters have receded. Roads may have weakened and could collapse under a weight of a car.
  - Stay away from downed power lines and report them to the power company.
  - Return home only when authorities indicate when it is safe.
  - Stay out of any building that is surrounded by floodwaters.
  - Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
  - Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewage systems are a serious health hazard.
  - Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.
  - Do not pump water out of you basement any faster than 1 foot every 3 hours as it can cause a collapse of the wall.
  - Contact an insurance agent who handles your flood insurance to file a claim.
  - Separate your property (damaged vs. undamaged)
  - Make a list of damaged contents and photograph them.
  - List areas of structural damage.
  - Be patient with the recovery process.

**For FEMA Disaster assistance call 1-800-621-3362**  
**More Information available at**  
**[www.FEMA.gov](http://www.FEMA.gov)**



## **Before-During-After a Flood**

