

You Need To Know:

Your Homeowners Insurance policy does not cover flood damage. Poor drainage systems, intense rainfall, and broken water mains call all result in a flood. Homeowners, business owners, and renters can purchase insurance protection through their agent for both their buildings and the contents within the building.

Flood Safety Indoors

Turn off your electricity if your building is flooded. Some appliances can shock you, even after they have been unplugged. Do not use appliances or motors that have gotten wet, unless they have been taken apart, cleaned, and dried.

Watch out for hiding animals. Small animals and snakes may seek shelter in your home once they've been flooded out of their own. Look before you step. Mud can be very slippery. Broken glass, nails, and other debris may be deposited by receding floodwaters.

Be alert for gas leaks. Leave the area immediately if you smell gas fumes. Use a flashlight to inspect for damage. Do not smoke or use open flames unless you are sure that the gas has been turned off and the area has been ventilated.

Carbon monoxide is deadly. Only use a generator or a gas-powered machine outdoors in a well-ventilated area. This includes camping stoves and lanterns. Fumes from charcoal grills are especially noxious, and charcoal-fueled grills must not be used indoors.

Clean everything that got wet. Floodwater can be contaminated with sewage and hazardous chemicals. Do not consume anything that has contacted floodwater. Contaminated food, cosmetics and medicines are health hazards and must be disposed of. Before using, clean dishes and other washable items with soap and potable water.

Take good care of yourself and your family. Recovering from a flood includes taking care of both physical and emotional needs. The psychological impacts of a disaster may last a lot longer than the physical impacts. Learn how to recognize and care for anxiety, stress and fatigue.

The Road to Recovery

As soon as floodwater levels have dropped, the recovery process begins. Here's what you can do to begin restoring your home:

- If your home has suffered damage, call your insurance agent to file a claim.
- Check for structural damage before reentering your home to avoid being trapped in a building collapse.
- Take photos of any floodwater in your home and save any damaged personal property.
- Make a list of damaged or lost items. Include their purchase date and value (with receipts), and place with the inventory you took prior to the flood. Some damaged items may require disposal, so keep photographs of these items.
- Keep power off until an electrician has inspected your system for safety.
- Boil water for drinking and food preparation until authorities tell you that your water supply is safe.
- Prevent mold by removing wet contents immediately.
- Wear gloves and boots to clean and disinfect. Wet items should be cleaned with a pine-oil cleanser and bleach, completely dried, and monitored for several days for any fungal growth and odors.



HOW TO REACH SEMSWA

On the Web
www.semswa.org

Via Phone or Fax
Phone : 303.858.8844
Fax : 303.649.2149

Via Email
semswa@semswa.org

Our Office Location
76 Inverness Drive East, Suite A
Englewood, CO 80112

Minor flooding or drainage problems: 303.858.8844

HOW TO OBTAIN FLOOD HAZARD INFORMATION

You can view Flood Insurance Rate Maps (FIRMs) for all National Flood Insurance Program (NFIP) communities throughout the country at the Federal Emergency Management Agency (FEMA) Map Service Center Website, www.msc.fema.gov

You can also obtain digital flood data (known as the National Flood Hazard Layer (NFHL) for use in applications such as Google Earth™ on the same website. To view the NFHL in a Web-enabled browser, use FEMA's Map Viewer, www.hazards.fema.gov/wps/portal/mapviewer

PROTECT YOURSELF WITH FLOOD INSURANCE

For more information on flood insurance, please see the SEMSWA Flood Insurance brochure.



PREPARE FOR AND RESPOND AFTER A FLOOD

A POCKET GUIDE FOR HOME & PROPERTY OWNERS



SEMSWA Education Series

Flood Risks in the Front Range

Many people think that if they do not live near a stream or creek they are not in danger of flooding — not true. Flooding is the nation's number one natural disaster. Flash floods, inland flooding and seasonal storms flood every region of the country.

Flood maps don't show all areas at risk! Flooding can and often does occur outside the mapped floodplain. However, flooding often occurs in low-lying areas or along smaller streams and creeks that are not shown on any flood maps. Much of the true risk of flooding is its unpredictability.

Localized Flooding. Flooding does not only occur along streams and creeks. Storm sewers can become overwhelmed, low-lying areas may not have proper drainage, or water mains can break.

Between 20 and 30 large floods occur somewhere in Colorado every year and Colorado experiences a major flood disaster roughly once every five years

Colorado's flood season, which is historically from May through October, includes both snowmelt and thunderstorm flooding. Snowmelt floods result from the melting of the **winter snowpack** in the high mountain areas and typically begins as spring runoff. **Thunderstorm floods** are caused by intense rain over relatively small areas. Because there is little to no warning time, the term **flash flood** is often used to describe thunderstorm floods. The average number of thunderstorm days in Colorado varies from fewer than 40 near the western boundary to over 70 in the mountains along the Front Range.

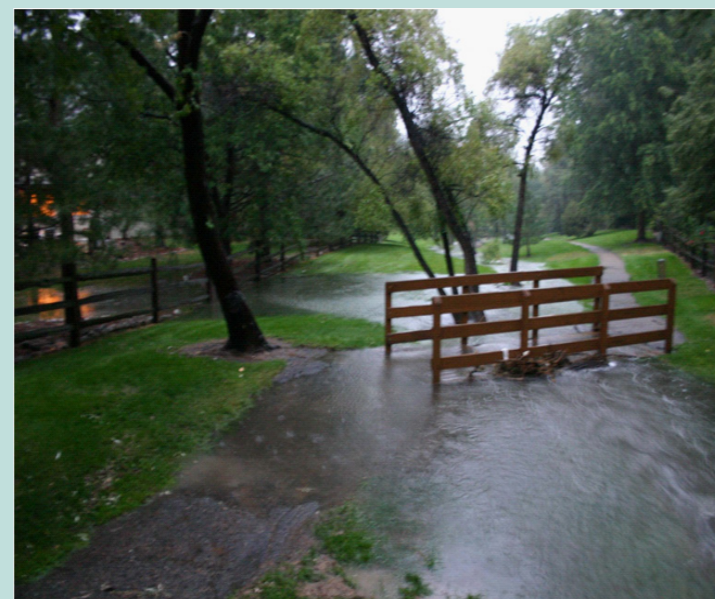
There are many causes for flooding and every part of Colorado is at risk. While some causes are obvious, like thunderstorms and snowmelt, many are not. Floods can happen anywhere and at any time!



Safety Tips for Driving in Heavy Rain

IF POSSIBLE, AVOID DRIVING! If you must drive, remember:

- Six inches of water will reach the bottom of most passenger cars, causing loss of control or possible stalling
- One foot of water will float most vehicles
- Two feet of rushing water will sweep away most vehicles, including SUVs and pickups.
- If you must drive through water, drive slowly and steadily
- Avoid driving in water with downed electrical or power lines; electric current passes through water easily.
- Watch out for manhole covers that have been displaced by a high volume of water



Safety Tips for Travel On Urban Trails

It is best not to walk or bike near a stream or creek during or following heavy rainfall, even on paved urban bike and walking trails; flash floods can occur quickly and flooding can occur without notice.

GO TO HIGHER GROUND! Never take shelter in a culvert or in an enclosed space, especially in low areas by streams or creeks. Always go to higher ground, out of the flow of water. Do not walk through moving water. Six inches of moving water can cause a person to fall. If lightning is present, do not stand under or near an isolated tree or group of trees.

Never allow children to play around flooded areas!



Safety Tips for Flooded Buildings

Mold and mildew will grow quickly in flooded structures. **ACT QUICKLY!**

- Dry wet or damp areas 24 to 48 hours after the flood
- Remove all excess water with mops or a wet vacuum
- Open windows and ventilate the building
- Use portable fans to increase the circulation
- DO NOT use a central furnace blower the furnace or any of the ducts have been flooded
- In extreme flooding, where water has soaked the walls, it may be necessary to open wall cavities, remove baseboards, or pry open wall paneling

Be Prepared

Before a Flood Occurs In Your Neighborhood

Prepare Your Family

- Emergency Plan – Where will your family meet, even if you are away from home? Who will you call? What is your pet emergency plan? Shelters don't often allow pets.
- Emergency Kit – See box below.

Prepare Your Home

- Protect valuables – keep important papers in a water safe place
- Flood insurance – anyone can buy insurance
- Install backflow preventers in sewer lines

During a Flood

- Move to higher ground
- Don't take cover under bridge or culvert crossings
- Stay out of floodwater – six inches can sweep away a person
- Avoid driving through floodwater – One foot of water can float a car
- Stay away from power and electrical lines
- If time allows, turn off electricity and gas
- Don't take cover under a bridge or culvert

After a Flood

Do not return to the flooded area until authorized. Clean everything that got wet.

PREPARE AN EMERGENCY KIT

Assemble supplies you might need in an evacuation. Store them in an easy-to-carry container such as a backpack or duffel bag.

Include:

- A supply of water (one gallon per person per day). Store water in sealed, unbreakable containers. Identify the storage date and replace every six months.
- A supply of non-perishable packaged or canned food and a non-electric can opener.
- A change of clothing, rain gear, and sturdy shoes.
- Blankets or sleeping bags.
- Battery-powered radio, flashlight, and plenty of extra batteries.
- A whistle to signal for help.
- An extra pair of glasses / contacts.
- A first aid kit and prescription medications.
- A list of family physicians.