

Fort Collins-1997



Flood Insurance Basics

- Participation in FEMA's National Flood Insurance Program (NFIP) enables homeowners, business owners, and renters in Arapahoe County and the City of Centennial to purchase federally backed flood insurance
- Federally backed flood insurance is available to Arapahoe County and the City of Centennial because they have adopted and enforce floodplain management standards to reduce flood damage
- The typical 30-day waiting period for flood insurance coverage is waived if the building is in a Special Flood Hazard Area and the mortgage is required by a federally regulated or insured lender
- Flood insurance in excess of the federal limit may be available through other insurance companies
- Residents in non-participating communities can purchase flood insurance from private insurers

25% of NFIP loss claims are filed in areas of low to moderate flood risk.

FLOODING is the most frequent severe weather threat and the costliest natural disaster facing the nation. 90% of all natural disasters in the United States involve flooding. Know your risk— there are a number of things you can do before, during, and after a flood to reduce your risk.

One way to increase response capabilities is to identify employee skills (medical, engineering, communications, foreign language) that might be needed in an emergency.

After a site emergency, assess the impact of the event on business neighbors and the community, and take appropriate action. How you handle this issue will have long-lasting consequences.



1997 - Logan County

Bottom line, if you have a structure in a floodplain, it has a 26% chance of being damaged by a flood over the life of a 30-year mortgage.



HOW TO REACH SEMSWA

On the Web:
www.semswa.org

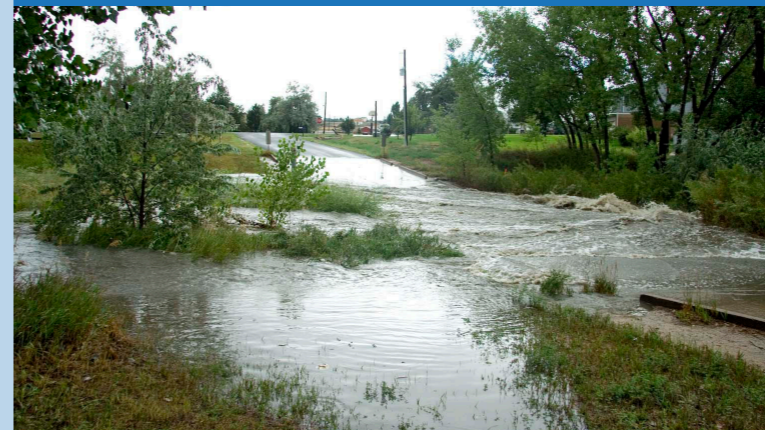
Via Phone or Fax
Phone : 303.858.8844
Fax : 303.649.2149

Via Email
semswa@semswa.org

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

Another source of useful information is *Open for Business*, a booklet developed by the Institute for Business and Home Safety and the Small Business Administration. It is available at:
<http://www.ibhs.org>

SEMSWA has managed stormwater runoff and eliminated sources of water pollution since 2006.



PROTECT YOUR HOME OR BUSINESS FROM FLOODS

A POCKET GUIDE FOR HOME AND BUSINESS OWNERS



SEMSWA Education Series

Prepare Your Business

- Keep a phone list
- Back up computer data frequently
- Arrange for programmable call forwarding for your main business line
- Stock a minimum supply of the goods, materials, and equipment you would need for business to continue
- Review your insurance policy to know special precautions to take
- Keep emergency supplies on hand – flashlight, first aid kit, and tools
- Flood Insurance

Reduce Potential Damage

- Bolt tall book shelves to walls
- Protect breakable objects by securing them to a stand or shelf
- Install latches to keep drawers and cabinets from flying open
- Wrap plumber's tape or a strap around a hot water heater to secure it to wall studs
- Install automatic fire sprinklers

Protect Your Employees, Customers, and Business

- Designate one employee from each work shift to be the safety coordinator
- This person will make all decisions relating to employee and customer safety
- Everyone should know what to do in case of a disaster

40% of small businesses will not reopen after a major disaster. Make sure you are prepared.

Source: Insurance Information Institute

6 Methods to Protect Your Home

Unexpected and sudden storms can cause serious flood damage to your property and possessions. Homeowners who take steps to retrofit their home in anticipation of uncertain weather come out ahead.

RELOCATION Moving your home out of the floodplain to higher ground where it will not be exposed to flooding.

DEMOLITION Tearing down your damaged home and either rebuilding on the same property or buying or building a home elsewhere.

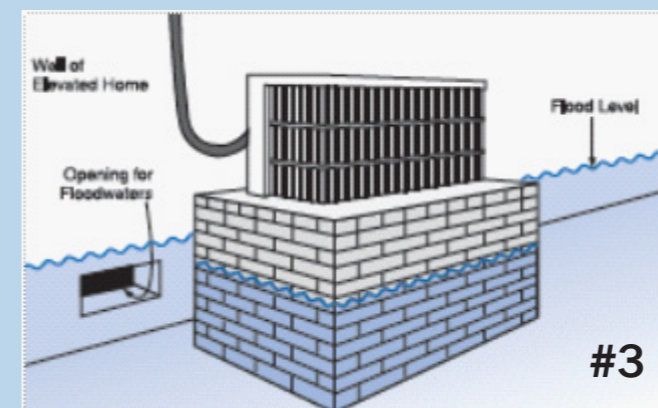
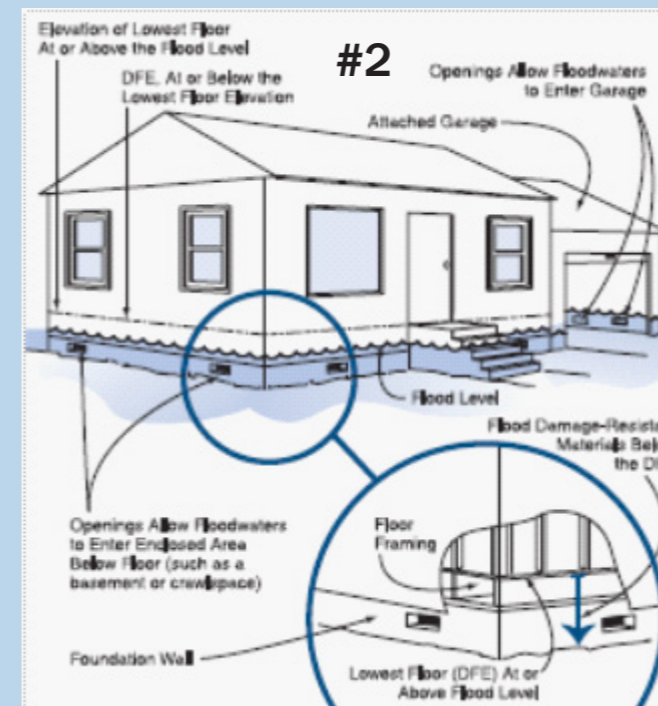
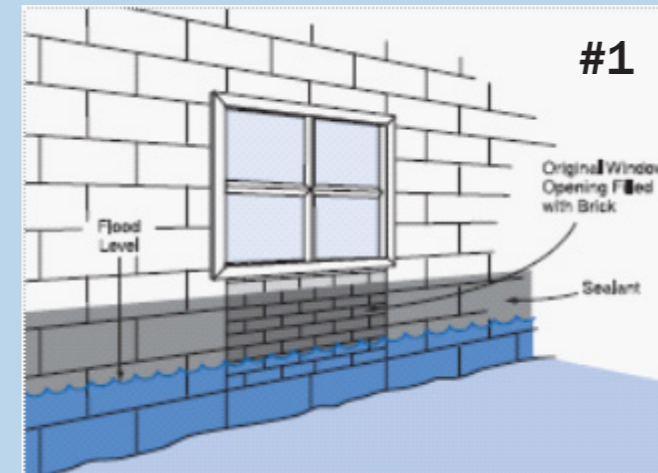
DRY FLOODPROOFING Sealing your home to prevent floodwaters from entering (see illustration #1 to the right).

WET FLOODPROOFING Making uninhabited portions of your home resistant to flood damage by allowing water to enter during flooding (see illustration #2 to the right).

FLOODWALLS Building a levee around your home to hold back floodwaters.

ELEVATION In very rare circumstances (a variance is required) elevation of the structure is permitted. Elevation is raising your home so that the lowest floor is above the flood level. In some circumstances, however it may be advantageous to elevate mechanical equipment, as outlined in graphic #3.

Keep in mind that only elevation, relocation, and demolition can be used to meet the minimum requirements of FEMA (i.e. will result in the building being removed from the floodplain). The other methods may be used to minimize damages but are not recognized as meeting the minimum requirements of FEMA (i.e. the building will remain as sown in the floodplain and flood insurance may still be required). Remember that it is important to purchase flood insurance for your home, even if you mitigate your home using one of these methods.



Developing Your Plan

Whether you operate from a high-rise building or an industrial complex; whether you own, rent, or lease your property; whether you are a large or small company; the concepts outlined in the *Emergency Management Guide for Business and Industry* will apply. You do not need an in-depth knowledge of emergency management. What you need is the authority to create a plan and a commitment from the Chief Executive Officer to make emergency management part of your corporate culture. If you already have a plan, use this guide as a resource to assess and update your plan.

The Emergency Management Guide for Business and Industry is organized as follows:

Section 1: Four Steps in the Planning Process — how to form a planning team; how to conduct a vulnerability analysis; how to develop a plan; and how to implement the plan. The information can be applied to virtually any type of business or industry.

Section 2: Emergency Management Considerations — how to build emergency management capabilities such as life safety, property protection, communications, and community outreach.

Section 3: Hazard-Specific Information — technical information about specific hazards your facility may face.

Section 4: Information Sources — where to turn for additional information.

Get the guide at: <http://www.fema.gov/business/guide/index.shtm>