



Be FloodSmart: Flood Tips from the National Flood Insurance Program

BEFORE A FLOOD HAPPENS

- Know your stuff. Thoroughly document your belongings to support a flood insurance claim. Visit knowyourstuff.org to create your home inventory.
- Make a plan. Create and share a family emergency plan. Make sure it includes evacuation routes from home, work, and school. Assemble a safety kit with drinking water, canned food, first aid supplies, blankets, a radio, and a flashlight. Learn more at ready.gov/floods.
- Check your flood insurance policy. Know what is covered and what you need to file a claim. If you do not have a flood insurance policy, talk with your flood insurance agent about purchasing coverage for future losses. NFIP flood insurance coverage usually becomes effective 30-days after purchase.

DURING A FLOOD

- Move to high ground. When it floods, go to higher ground. Avoid areas subject to flooding. Be aware of streams, drainage channels, and areas known to flood so you are not cut off from your evacuation routes.
- Watch out for water. Don't walk across flowing streams or drive on flooded roads. Moving water just 6 inches deep can knock you off your feet and cause an injury. Even 2 feet of water is enough to sweep a car off the road.

- Listen for updates. Listen to the radio or TV for information. Be sure to follow the instructions of local authorities.
- Turn off power. Turn off all utilities at the main power switch and close the main gas valve if advised to do so. Don't touch any electrical devices if you're wet or in standing water.

AFTER A FLOOD

- Check for damage. Check for structural damage before re-entering your home. If you suspect damage to water, gas, electric, or sewer lines, contact authorities.
- Remove wet items. Immediately remove wet carpeting, furniture, and bedding. Any item holding moisture can develop mold within 24 to 48 hours. Clean and disinfect everything touched by floodwaters. Get cleanup tips at [emergency.cdc.gov/disasters/floods](https://www.cdc.gov/disasters/floods).
- Plan before you repair. The rebuilding decisions you make now to lower your risk and insurance costs can result in big benefits over the long term. Contact your local building inspection or planning office or your county clerk's office to get more information.
- File your flood insurance claim. To file your claim, you'll need your insurance company's name, your policy number, and a number where you can be reached. Take photos of any water in the house and anything damaged in your home. Make a detailed list of all damaged or lost items.
- Ask about disaster assistance. Federal disaster assistance might be available if the President has declared a Federal disaster. When available, this assistance typically comes in the form of a loan and must be paid back with interest.

FOR MORE INFORMATION

- Contact your local building inspections or planning office or your county clerk's office to get more information on local building requirements before repairing your structure. If you can't find a local contact, call your state NFIP coordinator. Contact information can be found at www.floods.org/statepocs/stcoor.asp.

For more information about flood insurance, visit FloodSmart.gov. To financially protect your property with a flood insurance policy, call your insurance agent or 800-427-2419 to find an agent near you.

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