

Natural Disasters: Flood

Definition and Characteristics:

A flood is a natural disaster caused by too much rain or water in a location, and could be caused by prolonged rainfall from a storm, rapid melting of large amounts of snow or ice, or the bursting of dams or levees. Floods are one of the most common hazards in the US. Effects may be local, involving small streams and neighborhoods, or very large, affecting entire river basins and multiple counties or states.

Some floods develop slowly over a period of days. But flash floods can develop quickly, sometimes in just a few minutes and without any visible signs of clouds or rain. Flash floods may have a dangerous wall of roaring water that carries rocks, mud, and other debris that sweeps away most things in its path. Destructive overland flooding may occur outside a defined river or stream, such as when a levee is breached. Flooding can also occur when a dam breaks and produces results similar to a flash flood.

Be aware of flood hazards no matter where you live, but especially if you live in a low-lying area, near water or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds, or low-lying ground that appears harmless in dry weather can flood.

Flood losses are not covered under homeowners' insurance policies. FEMA manages the National Flood Insurance Program, which makes federally-backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. Flood insurance is available in most communities through insurance agents. There may be a 30-day waiting period before flood insurance goes into effect, so don't delay. Flood insurance is available whether the building is in or out of an identified flood-prone area.

Terminology:

Flood Watch	Flooding is possible due to current environmental conditions. Tune in to NOAA Weather Radio, local radio, or television for information.
Flash Flood Watch	Flash flooding is possible. Be prepared to move to higher ground. Tune in to information sources above.
Flood Warning	Flooding is occurring or will reach your area soon. Tune in to information sources above. If advised to evacuate, do so immediately.
Flash Flood Warning	Flash flooding is occurring. Seek higher ground on foot immediately.

Public Information / Recommended Actions:

Before	Make a plan: Be alert to changing weather conditions. Listen to NOAA Weather Radio or local radio or television newscasts for the latest information.
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	<p>Prepare your home: Avoid building in a floodplain unless you elevate and reinforce your home. Elevate the furnace, water heater, and electric panel if 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 floodwater from entering the building. Seal walls in basements with waterproofing compounds to avoid seepage.</p>
During	<ul style="list-style-type: none"> • Listen to the radio or television for information. • Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move. Be aware of streams, drainage channels, canyons, and other areas known to flood suddenly. <p>If evacuating:</p> <ul style="list-style-type: none"> • Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper 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 standing in water. • Provide for animals as in Natural Disasters: General Guidance. • Do not walk through moving water. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you. <p>If driving:</p> <ul style="list-style-type: none"> • Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be quickly swept away. • Be aware that 6 inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling. A foot of water will float many vehicles. Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUV's) and pick-ups.
After	<ul style="list-style-type: none"> • Stay informed. Listen for news reports to learn whether the community's 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 moving water. Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car. Stay away from downed power lines, and report them to the power company. • Return home only when authorities indicate it is safe. Stay out of any building if it 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 serious health hazards. • Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.