

Flooding can happen to you.
You can take steps now to reduce
the impact to your home, business,
family and finances.

Don't test the waters. Be ready.
Prepare, protect and possibly
purchase flood insurance for
peace of mind.



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www.DontTestTheWatersIowa.gov



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<http://gettag.mobi>

DON'T TEST THE **WATERS**

IOWA FLOOD AWARENESS

www.DontTestTheWatersIowa.gov



PREPARE

- Learn your flood risk: Anywhere it can rain, it can flood; and anywhere it can flood, homes and properties are at risk for flood damage. One out of every four flood claims comes from a moderate- to low-risk flood area. Learn your individual flood risk by entering your address at www.FloodSmart.gov.
- Make an evacuation plan: Prepare and practice a flood evacuation route. Ask someone out of state to be your family contact in an emergency, and make sure everyone knows the contact's address and phone number. Plan where to park and leave your car in case of an evacuation.
- Build an emergency supply kit: Food, bottled water, first aid supplies, medicines and a battery-operated radio should be ready to go when you are. Visit www.BeReadyIowa.org for a disaster supply checklist.
- Monitor the weather and sign up for free phone and text alerts in your community.
- Know and understand conditions that cause flooding.
- Plan for your pets: Many shelters do not allow pets. Make plans now for what to do with your pets if you are required to evacuate your residence.

PROTECT

- Consider taking some simple steps to reduce the risk of flood damage to your home and your belongings. Visit www.FLASH.org for ideas and information.
- Check if you can install a valve to stop sewer back-up into your basement.
- Consider options during construction: Elevate your property and use flood-resistant materials.
- Conduct a household inventory: Keep a record of all major household items and valuables in case you need to file an insurance claim. For help in conducting a home inventory, visit www.KnowYourStuff.org.
- Store copies of irreplaceable documents (birth certificates, passports, etc.) in a safe, dry place. Keep originals in a safe deposit box.
- Learn how to shut off all your utilities in case you have to evacuate.
- Elevate and anchor your tanks (such as hot water heater or LP tank) and furnace.
- Keep kids away from flood waters. They are less likely to understand the dangers.

PURCHASE

- Make sure you have the right insurance coverage: Most homeowners insurance policies do not cover flood damage or sewer backup, so be sure to consider flood insurance for both your structure and its contents. There is typically a 30-day wait for a flood insurance policy to take effect.
- Ask your insurance agent if an additional rider for water in your basement from sewer backup is right for you.
- Consider flood insurance: The average flood insurance policy premium is around \$750 a year and provides structure and contents coverage. In moderate- to low-risk areas, homeowners can protect their properties with lower-cost Preferred Risk Policies (PRPs).
- Find out if your community participates in the National Flood Insurance Program at www.FloodSmart.gov. If it doesn't, ask your community leaders about participation in this free program. It can make flood insurance an option for you.
- Go online to www.DontTestTheWatersIowa.gov to find more helpful resources to help reduce your personal and financial risk of flood damage.