



WHAT YOU NEED TO KNOW ABOUT FLOOD HAZARDS

FEMA-NFIP-FLOODSMART can help you decide how to best protect your property from flood damage.

We are dedicated to minimizing the loss of life and property that is associated with flooding events.

This brochure will help you to learn more about your flood hazard, flood insurance, protecting property and people from hazard, building responsibly and protecting natural floodplain functions.



Know your flood hazard

Identify the hazards that have happened or could happen in your area and plan for the unique actions for each. Lee County Emergency Operations Center can help identify the hazards in your area and outline the local plans and recommendations for each.

Are you in a high flood risk area? (there is at least a 1 in 4 chance of flooding during a 30-year mortgage)

What flood zone are you in? For a quick look up, go to www.capecoral.net/findmyfloodzone

Do you experience repetitive loss due to flooding? (there are ways to mitigate)

Insure your property for your particular flood hazard

You may not be required to have flood insurance, but nearly 20% of flood insurance claims come from moderate to low-risk areas. Take advantage of the low-risk preferred rate policies available.

Not a homeowner? Renters should consider flood insurance for contents within the rented structure.

Contact your insurance provider to verify your coverage. For more information, insurance calculators and interactive resources visit: FloodSmart.gov

See last page of this brochure for more helpful resources

Did you know...



Just a few inches of water from a flood can cause tens of thousands of dollars in damage. According to FloodSmart, a 2,000 square foot home undergoing 12" of water damage could cost more than \$50,000. Most homeowners insurance does not cover flood damage.

FLOODWATERS CARRY LESS OBVIOUS MATERIALS SUCH AS GAS, OIL, INDUSTRIAL CHEMICALS, HOUSEHOLD CHEMICALS AND SEWAGE!!!!

Even if you are not located in a high risk flooding area, you may be susceptible to flooding as a result of tropical storms, continuous heavy storms and hurricanes.

Floods are the most common natural disaster in the U.S.



Flood risk isn't just based on history, it's also based on a number of factors: rainfall, river-flow and tidal-

surge data, topography, flood-control measures and changes due to building/construction.

BUILD RESPONSIBLY

Flood Proofing -This is a combination of structural changes and adjustment to properties which can be used in new or existing construction. Action includes seepage control, protective coverings, elevation or raising anchorage and under pinning.

Barriers -If feasible, construct barriers to stop flood-water from entering the building and seal walls in basements with waterproofing compounds.

Valves-Consider installing "check valves" to prevent flood water from backing up into the drains of your home.

Building -Avoid building in a floodplain unless you elevate and reinforce your home.

Elevate-the furnace, water heater and electric panel in your home if you live in an area that has a high flood risk.

Protect natural floodplain functions

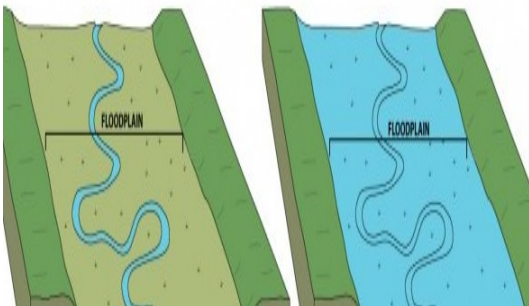
Floodplain awareness/protection

The definition of a floodplain is any land area susceptible to being inundated by water from any source (the lower land around the river, along the coastal barrier islands, on the bay and along the rivers and streams) These floodplains provide a buffer to accommodate temporary flooding (tidal or storm driven). This buffer, in combination with prudent development, allows for buildings to weather intermittent flooding with a minimum of disruption and cost.

Protect our natural flood plains. Don't dump in storm drains. Report broken silt fences as they help keep our streams clean. These natural and developed drainage way systems must be kept clear of debris and trash that could hold back the flow of floodwaters.

Normal Conditions

Flood Conditions



Protect people from hazard



Know the flood warning signals:
www.leeecoc.com
www.safelee.org/flood/Pages/warning.aspx



Designate a place where your family can rendezvous after an evacuation is ordered.



Share the hazard-specific information with family members and include pertinent materials in your family disaster plan.



Build an emergency kit and make a family communications plan www.ready.gov/build-a-kit and www.ready.gov/make-a-plan



Ready.gov has made it simple for you to make a family emergency plan. Download the (pdf) Family Communication Plan for Parents and Kids.

PROTECT YOUR PROPERTY FROM HAZARD



Inventory and photograph your home's contents. Put important papers and insurance policies in a safe place.



Keep debris out of ditches, drainage swales and the public right-of-way



For more detailed information, download the [How to Prepare for a Flood](#) hazard-specific guide, which provides information on the basics of floods, how to protect yourself and your property, and what steps to take now. See www.FEMA.gov to download the guide.

Did you know your pillowcase can also be used to store your preparedness supplies. The **American Red Cross** created the Pillowcase Project to help children prepare for disasters. It is designed to be a fun and age appropriate activity to educate children about the importance of being ready for disasters.

Read more about the Pillowcase Project on the American Red Cross Website

IF A FLOOD EVENT SHOULD OCCUR.....

❗ Disconnect electrical appliances. Turn off all utilities, gas and electricity at the main switch. Be alert for gas leaks. Do not touch electrical equipment if you are wet or standing in water.

❗ Do not walk through flowing water. Drowning is the number 1 cause of flood related deaths. CURRENTS CAN BE DECEPTIVE; six inches of moving water can knock you off your feet.



❗ Do not attempt to drive through a flooded road. The depth of water is not always obvious. The road bed may be washed out under the water, and you could be stranded or trapped.

❗ **More people drown in their cars than in any other location!!!!**



TURN AROUND DON'T DROWN

RESOURCES



- Look up your flood zone:
www.capecoral.net/findmyfloodzone
- General information on flood insurance:
www.FloodSmart.gov
- www.FEMA.gov
- Flood forecasting is a reliable, accurate and timely forecasting of floods coupled with evacuation to save lives and reduce property loss.
- www.floodSmart.gov
- Find Cape Coral flood protection, tips, and information here:
http://www.capecoral.net/department/community_development/flood_protection
- <http://www.LEEEOC.com> (Lee County Emergency Operations Center)



- For questions on flood insurance coverage and rates: 1-800-427-4661
- floodsmart.gov: 1-888-379-9531

THE WORST THING TO DO IS TO THINK IT CAN'T HAPPEN TO YOU!!

