

A Guide to Flood Safety



Know Your Hazard!

- Inland flooding is a leading weather-related cause of death in the United States.
- Identify the flood zone for your neighborhood and business.
- Are you in a repetitive flood prone area?
- Know the difference between a flood **WATCH** and a flood **WARNING**.
- Have a Family Emergency Plan and a Disaster Supply Kit ready in case you need to evacuate.

Turn Around, Don't Drown!



Flood Watch vs. Flood Warning

WATCH:

The expectation of a flood event has increased, but its occurrence, location, and timing are still uncertain.

WARNING:

A flood event is occurring, imminent, or has a high probability of occurring.

Flood Safety Tips

- Monitor your NOAA Weather Radio for current and forecasted conditions in your area. Listen for instructions by local emergency management.
- When walking, do not attempt to cross flowing streams.
- Know your evacuation routes before flooding occurs to ensure your safety.
- Be especially cautious at night when it is harder to recognize flood dangers.
- Find a place where your family can safely meet up at after an evacuation order is issued.

Turn Around, Don't Drown!

For more information on flood safety, visit:

www.FLGetAPlan.com

Florida Division of Emergency Management

A Guide to Flood Mitigation



What is Mitigation?

Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. Take action now before the next disaster to reduce human and financial consequences later.

Build Responsibly

- If you plan on improving your home, or your home has sustained damage where repairs cost 50% or more of the building pre-damaged, you will be required to bring your structure up to current building and floodplain standards.
- Get a permit before you build and work with a licensed contractor.



Protect Natural Floodplain Resources

- Floodplains, wetlands, and coastal barrier resources or land use regulations, such as zoning, can be used to steer development away from sensitive or natural areas.
- Beach nourishment and dune rebuilding can be used to protect inland development by maintaining the natural flood protection features.



- Don't dump grass or other items in storm drains.
- Stay away from turtle nesting areas.
- Keep our creeks and streams clean and free of debris.
- Stay off sand dunes and do not disturb grass used as dune stabilization.
- Protect Florida's mangrove species which filter oil and associated storm-water run off.

For more information on floodplain mitigation, visit:

www.FloridaDisaster.org

Florida Division of Emergency Management

Did you know... Your homeowner's insurance does not cover a flood?



Floods are the #1 natural disaster in the United States and can happen anytime and anywhere. Types of flooding vary and include riverine flooding, ponding in streets and low-lying areas, as well as flooding from storm surge.

FEMA's **National Flood Insurance Program (NFIP)** provides homeowners with a safeguard from financial loss caused by a flooding event.

Depending on your property location, your home is either considered at high-risk or at moderate-to-low risk for a flood. Your insurance premium will vary accordingly.



Insure your property against flooding



- Know your flood risk. Speak to an insurance professional to understand your flood insurance needs.
- Renters should buy flood insurance for their belongings.
- If your community participates in the NFIP, you are eligible to purchase flood insurance, even if you are located outside the floodplain.
- For properties located outside the special flood hazard area, you can take advantage of a low-cost **Preferred Risk Policy**.
- Understand your local alert notification systems and know what you should do, so you are prepared to evacuate or take actions to protect your property.



For more information about the NFIP and Flood insurance, visit www.FloodSmart.gov or call 1-800-427-2419

Florida Division of Emergency Management

www.FloridaDisaster.org