

FLOOD FACTS

- ⇒ Colchester contains 3,000 acres in the flood plain.
- ⇒ In the past 5 years, all 50 states have experienced floods or flash floods.
- ⇒ Even if you don't live in a flood zone you can still be at risk for flooding.
- ⇒ Just a few inches of water from a flood can cause damage.
- ⇒ A car can easily be carried away by just 2 feet of floodwater.
- ⇒ Hurricanes, winter storms and snow-melt are common, but often overlooked, causes of flooding.
- ⇒ Flooding can arise from overflowing rivers, heavy rainfall over a short duration (flash floods) or an unusual inflow of sea water (storm surges).

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TOWN OF COLCHESTER

WHAT YOU NEED TO KNOW ABOUT FLOODS & FLOOD INSURANCE



Flooding on Colchester Point, 2011
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FLOOD INSURANCE

Did you know that Federal disaster assistance is available only after a presidentially declared disaster? If you receive disaster assistance funds it will most likely be in the form of a loan that must be repaid, with interest.

Flood insurance claims are paid even if a disaster is not declared by the President and you do not have to pay it back. After all is said and done, a flood insurance policy is more cost-effective than disaster assistance.

If you live in a Special Flood Hazard Area you can and should get flood insurance. This goes for business owners and renters as well as home owners. The Town of Colchester is a National Flood Insurance Program participant.

A standard flood policy will cover structural, furnace, water heater and air conditioner damage; flood debris clean-up; floor surface damage such as to carpeting and tile. It does NOT cover contents of your home. Contents coverage must be purchased separately.

IMPORTANT FLOOD INSURANCE FACTS

Property owners and renters CAN get flood insurance:

- ◇ If they live in a high flood-risk area.
- ◇ If they live in a moderate to low flood-risk area they may get flood insurance at lower cost (Preferred Risk Policy).
- ◇ If their house has been flooded before.
- ◇ If their mortgage company doesn't require it.
- ◇ From their local insurance agent.

Consumers need to know that most homeowners policies do not cover flooding.

Homeowners can insure their home for up to \$250,000 and their contents for up to \$100,000. Renters can cover their belongings for up to \$100,000.

Non residential owners can insure a building and its contents for up to \$500,000 each.

Those who live in a high-risk area (Special Flood Hazard Area) are required to purchase flood insurance if they have a mortgage from a federally regulated or insured lender and carry the insurance for the life of the mortgage.

Visit FloodSmart.gov for further information.

BEFORE A FLOOD

After getting flood insurance, you can minimize losses in your home and ensure your family's safety by doing the following:

CREATE A FLOOD FILE

List information about all your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. Include:

- A copy of your insurance policies and agent contact information.
- A household inventory: For insurance purposes, keep a written and videotaped / photographed record of all major household items and valuables, including items in basements, attics and/or garages. Create files that include serial numbers and store receipts for major appliances and electronics. Have jewelry and artwork appraised. These documents are critically important when filing insurance claims. Copies of all other critical documents, including finance records or receipts of major purchases.

PREPARE YOUR HOUSE

- Make sure your sump pump is working and install a battery-operated backup, in case of a power failure. Installing a water alarm will also let you know if water is accumulating in your basement.
- Keep gutters & downspouts free of debris.
- Anchor fuel tanks.
- Raise electrical switches, sockets, circuit breakers and wiring at least 12 inches above your home's projected flood elevation.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation.

DEVELOP A FAMILY EMERGENCY PLAN

- Create a safety kit with drinking water, canned food, first aid, blankets, a radio and flashlight.
- Post emergency telephone numbers by the phone. Teach your children to dial 911.
- Plan and practice a flood evacuation route with your family. Know safe routes that are on higher ground from home, work, and school.
- Ask an out-of-state relative or friend to be your emergency family contact.
- Have a plan to protect your pets.

DURING A FLOOD

- If flooding occurs, go to higher ground and avoid areas subject to flooding.
- Do not attempt to walk across flowing streams or drive through flooded roadways.
- If water rises in your home before you evacuate, go to the top floor, attic, or roof.
- Do not use your septic system. During a flood effluent will either flow back into the house or migrate into flood waters. Use will also diminishes the chances of system recovery after the flood.
- Turn off all utilities at the main power switch and close the main gas valve if advised to do so.
- If you've come in contact with floodwaters, wash your hands with soap and disinfected water.

AFTER A FLOOD

BEWARE OF HAZARDS

- Check for structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and / or septic lines.
- Throw away food that has come in contact with flood water. Boil water until authorities declare the water supply safe to drink.

FILE YOUR FLOOD INSURANCE CLAIM

- Call your flood insurance agent to submit a claim.
- Take photos of water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g. cut swatches from carpeting) to prepare your repair estimate.
- Make a list of damaged or lost items and if you can, receipts. Officials may require disposal of damaged items. If so, keep a swatch or other sample for the adjuster.

CLEAN UP

- Remove wet contents immediately. Mold can develop within 24-48 hours.
- Thoroughly dry out building interiors.
- If walls are damaged, take photos of the baseboard, then remove it. Knock small holes at floor level in the drywall between the wall studs to allow moisture to seep out and start drying.
- Have furnace checked for water damage.

BUILDING PERMITS FOR EMERGENCY REPAIRS

If your home has sustained structural damage in a flood, your safety and the prevention of further damage is the first priority. The Colchester Department of Planning and Zoning is aware that it may not be possible to postpone the start of emergency repairs to wait for the building permit approval process.

However, it is important to remember that a **building permit is necessary** when demolition is necessary or structural repairs or changes are made.

Once an unsafe structure has been secured, **be sure to apply for a building permit**. In a disaster event, the Planning and Zoning Department will not attach any penalty fees for beginning **emergency** construction without a permit.

MORE INFORMATION

How to create a household inventory:
www.knowyourstuff.org.

Emergency flood preparation:
www.Ready.gov/floods

Comprehensive flood & insurance information:
www.FloodSmart.gov (FEMA)

Flood Cleanup-VT Agency of Natural Resources
www.anr.state.vt.us/site/html/flood.htm

The American Red Cross:
www.redcross.org

FEMA Disaster Assistance: 1-800-427-4661