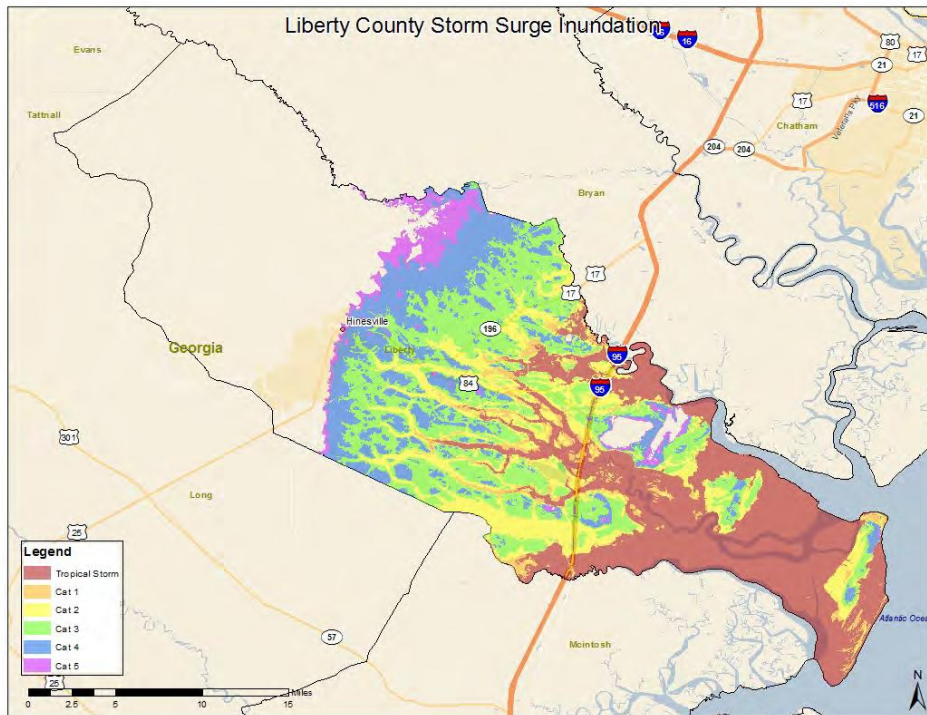




FLOOD INFORMATION



Liberty County Potential Storm Surge Inundation Areas

Floods are one of the most common hazards in the United States, however not all floods are alike. Some floods develop slowly, while others such as flash floods can develop in just a few minutes and without visible signs of rain. Additionally, floods can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states.

Flash floods can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Flash floods often have a dangerous wall of roaring water carrying rocks, mud, and other debris. Overland flooding, the most common type of flooding event typically occurs when waterways such as rivers or streams overflow their banks because of rainwater or a possible levee breach and cause flooding in surrounding areas. It can also occur when rainfall or snowmelt exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry flood water away from urban areas.

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

FLOOD HAZARD TERMS

Familiarize yourself with these terms to help identify a flood hazard:

Flood Watch - Flooding is possible. Tune in to NOAA Weather Radio, commercial radio or television for information.

Flash Flood Watch - Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio or television for information.

Flood Warning - Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning - A flash flood is occurring; seek higher ground immediately.

FOR COASTAL RESIDENTS

If you live along the Eastern Seaboard, you probably know the hurricane season starts in June and can continue through November. As the hurricane season approaches, you should prepare for it. Locate the low-lying sections of your community so you can avoid them. Find the safest route to high ground. After you have made all the necessary preparations to protect your family and your property, are you fully ready to deal with a hurricane?

Are you sure? Do you have flood insurance? Many people do not know their homeowner's insurance policy does not cover losses from flooding.

Most coastal damage caused by hurricanes is the result of flooding from giant waves driven by the hurricane winds. A hurricane could wipe out your property improvements. If the insurance adjuster determines flooding caused the devastation, not the hurricane winds, you could be out of luck unless you have flood insurance.

Before a Flood

What would you do if your property were flooded? Are you prepared?

Even if you feel you live in a community with a low risk of flooding, remember that anywhere it rains it can flood. Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history; it's also based on a number of factors including rainfall, topography, flood-control measures, river-flow and tidal-surge data, and changes due to new construction and development.

[Flood-hazard maps](#) have been created to show the flood risk for your community, which helps determine the type of [flood insurance coverage you will need](#) since standard homeowners insurance doesn't cover flooding. The lower the degree of risk, the lower the flood insurance premium.

In addition to having flood insurance, knowing following flood hazard terms will help you recognize and prepare for a flood.

To prepare for a flood, you should:

- ✚ [Build an emergency kit](#) and make a [family communications plan](#).
- ✚ 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.
- ✦ Consider installing "check valves" to prevent flood water from backing up into the drains of your home.
- ✦ If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.

During a Flood

If a flood is likely in your area, you should:

- ✦ 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 stream, drainage channels, canyons and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain.

If you must prepare to evacuate, you should do the following:

- ✦ 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.

If you have to leave your home, remember these evacuation tips:

- ✦ **Do not walk through moving water. Six inches of moving water can make you fall. 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.**
- ✦ **Do not drive into flooded areas.** If floodwaters rise around your car, abandon the car and move to higher ground, when water is not moving or not more than a few inches deep. You and the vehicle can be swept away quickly. If your vehicle is trapped in rapidly moving water, stay in the vehicle. If the water is rising inside the vehicle, seek refuge on the roof.
- ✦ Do not camp or park your vehicle along streams, rivers, or creeks, particularly during threatening conditions.

After the Flood

Your home has been flooded. Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember in the days ahead:

- ✦ Call the insurance agent or broker who sold you your flood insurance policy immediately if your home, apartment, or business has been damaged by a flood. The agent will submit a loss form and an adjuster will be assigned to inspect the property. That adjuster will call you as soon as possible to inspect the damage your property has realized. Those with the most serious damages will be handled first.
- ✦ Use local alerts and warning systems to get information and expert informed advice as soon as available.

- ✦ Avoid moving water.
- ✦ Stay away from damaged areas unless your assistance has been specifically requested by police, fire, or relief organization.
- ✦ Emergency workers will be assisting people in flooded areas. You can help them by staying off the roads and out of the way.
- ✦ Play it safe. Additional flooding or flash floods can occur. Listen for local warnings and information. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.
- ✦ Return home only when authorities indicate it is safe.
- ✦ Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection. If you come upon a barricade or a flooded road, go another way.
- ✦ If you must walk or drive in areas that have been flooded.
 - ✓ Stay on firm ground. Moving water only 6 inches deep can sweep you off your feet. Standing water may be electrically charged from underground or downed power lines.
 - ✓ Flooding may have caused familiar places to change. Floodwaters often erode roads and walkways. Flood debris may hide animals and broken bottles, and it's slippery. Avoid walking or driving through it.
- ✦ Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- ✦ 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.

STAYING HEALTHY

A flood can cause physical hazards and emotional stress. You need to look after yourself and your family as you focus on cleanup and repair.

- ✦ Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage.
- ✦ Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewer systems are serious health hazards.
- ✦ Listen for news reports to learn whether the community's water supply is safe to drink
- ✦ Clean and disinfect everything that got wet. Mud left from floodwaters can contain sewage and chemicals.
- ✦ Rest often and eat well.
- ✦ Keep a manageable schedule. Make a list and do jobs one at a time.
- ✦ Discuss your concerns with others and seek help. Contact Red Cross for information on emotional support available in your area.

CLEANING UP AND REPAIRING YOUR HOME

- ✦ Turn off the electricity at the main breaker or fuse box, even if the power is off in your community. That way, you can decide when your home is dry enough to turn it back on.
- ✦ Get a copy of the book [Repairing Your Flooded Home](#) which is available free from the American Red Cross or your state or local emergency manager. It will tell you:
 - ✓ How to enter your home safely.
 - ✓ How to protect your home and belongings from further damage.
 - ✓ How to record damage to support insurance claims and requests for assistance.
 - ✓ How to check for gas or water leaks and how to have service restored.
 - ✓ How to clean up appliances, furniture, floors and other belongs.
- ✦ The Red Cross can provide you with a cleanup kit: mop, broom, bucket, and cleaning supplies.
- ✦ Contact your insurance agent to discuss claims.
- ✦ Listen to your radio for information on assistance that may be provided by the state or federal government or other organizations.
- ✦ If you hire cleanup or repair contractors, check references and be sure they are qualified to do the job. Be wary of people who drive through neighborhoods offering help in cleaning up or repairing your home.

CAUSES OF FLOODING

- ✦ **Tropical Storms and Hurricanes** - Hurricanes pack a triple punch: high winds, soaking rain, and flying debris. They can cause storm surges to coastal areas, as well as create heavy rainfall, which in turn causes flooding hundreds of miles inland. While all coastal areas are at risk, certain cities are particularly vulnerable and could have losses similar to or even greater than those caused by the 2005 hurricane, Katrina, in New Orleans and Mississippi.
- ✦ When hurricanes weaken into tropical storms, they generate rainfall and flooding that can be especially damaging since the rain collects in one place. In 2001, Tropical Storm Allison produced more than 30 inches of rainfall in Houston in just a few days, flooding over 70,000 houses and destroying 2,744 homes.
- ✦ **Heavy Rains** - Several areas of the country are at heightened risk for flooding due to heavy rains. The Northwest is at high risk due to La Niña conditions, which include snowmelts and heavy rains. And the Northeast is at high risk due to heavy rains produced from Nor'easters. This excessive amount of rainfall can happen throughout the year, putting your property at risk.
- ✦ **Levees & Dams** - Levees are designed to protect hold back a certain level of water. However, levees can and do fail; and when they fail, they can fail catastrophically. Weakening of levees over time, or because of weather events exceeding the levee's level of support, can cause the levee to be overtopped or breached, thus increasing the chance for flooding. Homeowners and renters insurance policies usually do not cover flood loss, therefore FEMA strongly encourages those who live and work behind levees to consider flood insurance as a dependable financial security from a flood event

- ✦ **Flash Floods** - Flash floods are the #1 weather-related killer in the U.S. since they can roll boulders, tear out trees, and destroy buildings and bridges. A flash flood is a rapid flooding of low-lying areas in less than six hours, which is caused by intense rainfall from a thunderstorm or several thunderstorms. Flash floods can also occur from the collapse of a man-made structure or ice dam.
- ✦ **New Development** - Construction and development can change the natural drainage and create brand new flood risks. That's because new buildings, parking lots, and roads mean less land to absorb excess precipitation from heavy rains, hurricanes, and tropical storms.

CALL YOUR LOCAL INSURANCE AGENT OR BROKER NOW TO ASK ABOUT FLOOD INSURANCE.

FOR GENERAL INFORMATION, VISIT FEMA ON THE WEB AT WWW.FEMA.GOV

[FLOODSMART](#), [GA-DNR](#), [READY.GOV](#), [THE NATIONAL FLOOD INSURANCE PROGRAM](#)

For additional information, please contact

Liberty County Emergency Management Agency at 912-368-2201

