

# news FLASH

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**Dedicated toll free home  
 safety hotline, 1-877-221-SAFE**

## FLASH POINT OF VIEW

# Fighting Back Against Floods



By James Lee Witt

While less dramatic than some types of disasters, floods are actually the most common and most devastating of them all. Think back to 1999 – when Floridians were struck by Floyd and Irene – and back to 1998, when the state was hit by Earl, Georges and Mitch. It wasn't the wind – it was the water that brought most of the misery.

Flood waters can literally put whole towns out of business – and they can wipe out everything people have worked toward their whole lives.

While you can't stop the water from rising, you *can* reduce or prevent damage. That's the message behind FEMA's Project Impact: Building Disaster Resistant Communities. And it's a message that's being heard and gathering momentum. We've been fortunate that so many farsighted groups signed up with us early – including one of FLASH's founding members — the Institute for Business & Home Safety.

So, what should you do about floods? First, find out your risk. Check with your local emergency manager, building department, or go online at FLASH's new Web site, [www.flash.org](http://www.flash.org), or visit [www.esri.com/hazards](http://www.esri.com/hazards).

Next, consider taking steps to avoid future flood damage:

- Raise your electric service panel and disconnect(s), furnace, water heater, and washer and drier at least 12 inches above the projected flood elevation for your home;
- Install a floor drain with a float plug and a sewer system backflow valve;
- Elevate your home or business.

Finally, contact your insurance agent and buy flood insurance. Thousands of home and business owners were thankful they had flood insurance after Hurricane Floyd tore up the coast last fall.

Flooding is a serious threat to this country and to Florida. But it doesn't have to be that way. Take the time to learn about disaster resistance – and then take action.

*James Lee Witt is Director of the Federal Emergency Management Agency (FEMA). For more information about FEMA or to contact Director Witt, visit [www.fema.gov](http://www.fema.gov).*

## FLASH LINKS

### FLASH Interactive – [www.flash.org](http://www.flash.org)

The FLASH Web site is updated daily. Visit often and be sure to click reload. New topics on the site can be found by clicking:

- **Homeowner Information Center:** Download the new "Fix-its" checklist of disaster safety projects.
- **Community Information Center:** Learn more about a life-saving tool that no home should be without — NOAA weather radio.
- **FLASH Cards:** Download the newest FLASH cards, including the first FLOOD card.

## FLASH Flood In

## Flood Facts

- Flooding killed more than 10,000 people during the last century.
- Flooding causes more than 90 percent of disaster-related property damage in the United States each year and accounts for more than 75 percent of presidential disaster declarations.
- Natural disasters that include major flooding represent nearly nine of every ten presidential disaster declarations.
- Flood-related property damage costs on average more than \$3.5 billion annually.
- Homes located *outside of special flood hazard areas* represent 25 to 30 percent of all flood claims paid in the United States, making flood insurance a sound investment for most homeowners.

## Flood Insurance

To determine your flood risk, contact your local growth management, building department or Florida's National Flood Insurance Program (NFIP) office at (850) 413-9960. Most standard homeowner insurance policies do not offer flood coverage, so you must purchase a separate flood policy from the NFIP. Contact your insurance agent or company for coverage and premium information in your area.

**IMPORTANT: All flood policies have a 30-day waiting period. Companies cannot bind coverage once a hurricane nears Florida, so determine your flood risk and purchase coverage today.**

FLASH  
Funnies

**NO  
ADULTS  
ALLOWED**

Q Why are rivers so poor when floods come?

A : Because the water washes its banks away!

Q What do you do when it's raining cows?

A : Mooove!

Q Why wasn't the peanut wet after the rainstorm?

A : Because it was in its SHELL-ter!

Q Why do you have to be careful when it's raining cats and dogs?

A : Because you might step in a poodle!

Q What did the tsunami say to the beach?

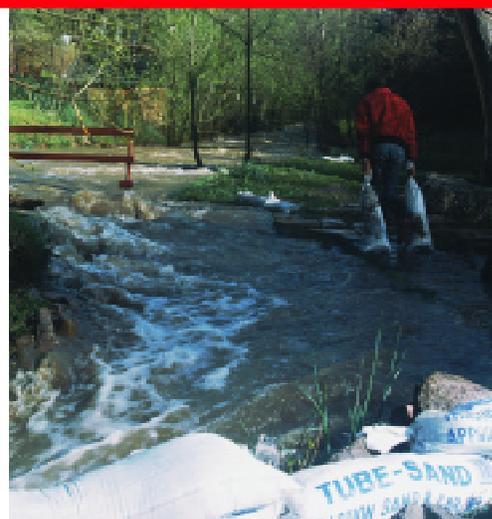
A : Nothing, it just waved!

## Flood Safety Tips

Follow these tips today to reduce your risk of flood damage.

- Use native plants in landscaping as they resist soil erosion.
- Purchase a NOAA weather radio and track developments when heavy rains occur or threaten.
- Elevate your utilities (e.g. electrical service panel and disconnect(s), air conditioner, water heater, etc.) two to three feet above the base flood elevation.\*
- If you have a fuel tank, anchor it to a large concrete slab whose weight can resist the force of floodwaters and flotation.
- Install sewer backflow valves to prevent sewage entry into your home during flooding.\*

\* Consult a Florida licensed and insured building contractor for projects that affect the structure of your home or its electrical wiring and plumbing.



## FEMA's Ten Costliest Major Disasters

| EVENT/YEAR  | FEMA FUNDING    |
|---|-----------------|
| NORTHRIDGE EARTHQUAKE (CA 1994)   | \$6.957 BILLION |
| HURRICANE GEORGES (AL, <b>FL</b> , LA, MS, PR, USVI, 1998)                          | \$2.526 BILLION |
| HURRICANE ANDREW ( <b>FL</b> , LA, 1992)  | \$1.846 BILLION |
| HURRICANE HUGO (NC, SC, PR, VI, 1989)   | \$1.335 BILLION |
| MIDWEST FLOODS (IL, IA, MN, MO, NE, ND, SD, WI, 1993)                               | \$1.171 BILLION |
| LOMA PRIETA EARTHQUAKE (CA, 1989)   | \$868.1 MILLION |
| RED RIVER VALLEY FLOODS (MN, ND, SD, 1997)  | \$731.6 MILLION |
| HURRICANE FLOYD (CT, DE, <b>FL</b> , ME, MD, NH, NJ, NY, NC, PA, SC, VA, WVA, 1996) | \$682.9 MILLION |
| HURRICANE FRAN (MD, NC, PA, SC, VA, WVA, 1996)                                      | \$615.9 MILLION |
| TROPICAL STORM ALBERTO (AL, <b>FL</b> , GA, 1994)                                   | \$522.6 MILLION |

Source: FEMA

\*Amount obligated from the President's Disaster Relief Fund for FEMA's assistance programs, hazard mitigation grants, federal mission assignments, contractual services and administrative costs as of January 31, 2000. Figures do not include funding provided by other participating federal agencies, such as the disaster loan programs of the Small Business Administration and the Agriculture Department's Farm Service Agency.

# Family Disaster Planning

Are you and your family prepared for an emergency? Take these simple steps today to protect your family when disaster threatens.

## UPDATE YOUR EMERGENCY NUMBERS/ADDRESS LIST & KEEP IT BY A PHONE.

■ **Police, Fire or Ambulance or other emergency** **911**

■ **Florida Poison Information Center** **1-800-282-3171**

■ **County Emergency Management**

■ **Local American Red Cross Chapter**

■ **Emergency Communication Contacts**

(Establish two contacts, i.e. out of state family member or friend, to call if you and your family are separated due to disaster)

Name:  Phone:

Name:  Phone:

■ **Emergency Meeting Places**

(Establish two locations, one right outside of your home and one outside of your neighborhood and give the name, address and telephone numbers to all family members).

#1  #2



**Florida Alliance for Safe Homes - FLASH, Inc.**

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Toll Free 1-877-221-SAFE

*FLASH is a nonprofit, public-private coalition.*