

Flood insurance- Do you need it?

The Assessor Parcel Number (APN) on your property tax statement will allow you to find out if your property lies in a flood prone area designated by FEMA. The County Planning Department can help you make this determination. Property owners in FEMA flood Zones should seriously consider getting flood insurance. Flood damage is not usually covered by homeowner's insurance policies and Federal disaster assistance is only available if the President formally declares a disaster. Often times the Federal disaster assistance programs only offer loans that will have to be repaid, with interest, in addition to any mortgage payments that are still owed on the damaged property. If disaster assistance isn't offered, property owners have to take care of any costs on their own.

You should also determine if your property is in a FEMA-designated Special Flood Hazard Area (SFHA). The properties in this flood-prone area have the greatest risk of flooding and sustaining damage in the event of a significant flood. Flood insurance is required if you live in a SFHA and have a federally-backed mortgage or home equity loan. If you do not know if your property lies within a SFHA you should contact FEMA for more information at 1-800-621-FEMA (3362) or visit http://www.fema.gov/hazard/flood/fl_before.shtm. Solano County and all of its cities will also have this information. To access it, call your local or County planning department for help.

Where to get Insurance

Flood insurance is available through the National Flood Insurance Program, and can be purchased through most insurance agents or companies. Flood insurance policyholders' claims are paid whether or not a disaster is Federally declared. Policyholders will be reimbursed for all covered losses, and the funds will not have to be repaid. Homeowners can insure their home up to \$250,000 and its contents up to \$100,000. Renters can cover their belongings up to \$100,000 and non-residential property owners can insure building and contents up to \$500,000.

Timing matters

In general, a policy does not take effect until 30 days after you purchase flood insurance. Therefore, if the weather forecast announces a flood alert for your area and you decide to purchase coverage, it's already too late. You will not be insured if you buy a policy a few days before a flood.

Be sure to keep insurance policies and documents in a safe-deposit box and to inventory your property and belongings on paper, videotape or with photographs so that you will be able to prove your losses and get reimbursed.

Create a Home Inventory

Your family should create a room-by-room inventory of your personal possessions. Having an up-to-date home inventory will help you:

- Purchase enough insurance to replace the things you own.
- Get your insurance claims settled faster.
- Substantiate losses for your income tax return.

This can be as simple as making a list in a notebook and saving receipts and photos in a file, or you can invest in specialized software (<http://www.knowyourstuff.org/index.htm> will take you to a company FEMA references for personal inventory help) to help you. However you create your inventory, it is important that you keep it updated as you buy or eliminate personal possessions.

Getting Started

If you have been setting up a household, starting a home inventory can be relatively simple. You could even attach recent wedding registries to substantiate new possessions. But, if you have been living in a house for many years, this task may seem daunting. If you set aside an afternoon and get your entire household involved, it can be an enjoyable experience. It is much easier to document your possessions before you suffer a loss from a fire, hurricane, burglary or other disaster.

Big Ticket Items

Make note of expensive items, such as jewelry, furs, furniture, electronics and collectibles. Valuable items may need separate insurance. But, don't forget more commonplace items such as toys, CD's and clothing.

Taking Photographs

Along with the written information, consider adding photographs of your possessions, which can be done easily with a digital camera. Those with film cameras can scan print photographs or have their film developer save the images to a disk. You can always simply store your print photographs with a copy of your inventory.

Videotape It

Walk through your house or apartment videotaping the contents. Remember to open draws and closets. One advantage of videotape is that you can narrate what you are filming.

File the inventory

Once your inventory is complete, file it and all supporting documentation (photos, videos, etc.) with your other important home papers. Schedule a regular review, and remember to update the inventory whenever you purchase new personal items, or get rid of something on the list.

Protecting your Family

If you live in a flood zone, you will need to take some precautions to assure the safety of your family and friends. The following steps should be planned and prepared in advance, and practiced, so that everyone in your family or home will know what to do when an emergency strikes.

- Keep emergency numbers by all phones.
- Know safe routes from your home or office to high ground.
- Develop and practice an evacuation plan. Your plan should consider anyone with special needs or movement limitations. During times when flooding is a possibility, make sure everyone in your house or office knows about the plan and is prepared to follow it.
- Keep your car's gas tank full.
- Store emergency supplies at home, at work and in your car in easily accessible locations. These supplies should allow you to be self-sufficient for 72 hours and should be stored in a sturdy, easy-to-carry container such as a backpack, duffle bag, or covered trash container.

Emergency Supplies

The following items are basics to stock as emergency supplies.

1) First Aid Kit and Manual: Assemble first aid kits with the following items:

- (20) Adhesive bandages various sizes
- 5" x 9" sterile dressing
- (1) Conforming roller gauze bandage
- (2) Triangular bandages
- (2) 3 x 3 and (2) 4 x 4 sterile gauze pads
- (1) Roll 3" cohesive bandage
- (2) Germicidal hand wipes or waterless alcohol-based hand sanitizer
- (6) Antiseptic wipes
- (2) A pair large medical grade non-latex gloves
- Adhesive tape, 2" width
- Anti-bacterial ointment
- Cold pack
- Scissors (small, personal)
- Tweezers
- CPR breathing barrier, such as a face shield
- Essential and prescribed medications as well as a list of such and other important family medical information
- Important non-prescription drugs
- Aspirin or non-aspirin pain reliever
- Anti-diarrhea medication

- Antacid (for stomach upset)
- Syrup of Ipecac (use to induce vomiting if advised by the Poison Control Center)
- Laxative
- Activated charcoal (for use when advised by the Poison Control Center)

Maintain your first aid kit on a regular basis, replacing medicines as their potency expires. Ask your physician or pharmacist about storing prescription medications.

- 2) Water:** Store a three-day supply of water for drinking, food preparation and sanitation. A normally active person needs to drink at least two quarts of water each day, but needs vary by circumstances. Replace the water every six months if not using commercially bottled water.
- 3) Food:** Store at least a three-day supply of non-perishable packaged or canned foods, which will not spoil. Also be sure to have a manual (non-electric) can opener or utility knife available.
- 4) Sanitation:** Items such as toilet paper, towelettes, soap, feminine supplies, plastic bags and household chlorine bleach will be very valuable if bathroom facilities are not available.
- 5) Clothing and Bedding:** You should be prepared to have at least one change of clothing, sturdy shoes or work boots, and one blanket or sleeping bag per person.
- 6) Special Needs Items:** Remember family members with special needs, such as infants, elderly or disabled.
- 7) Other Important Tools and Supplies:**
 - Good flashlight and its batteries in a ready state
 - Cell phone, charger and batteries
 - A portable, battery-operated radio tuned to a local station that provides emergency instructions
 - Cash and credit cards or traveler's checks
 - An extra set of house and car keys
 - Sandbags and other emergency building materials handy for waterproofing.
 - Mess kits, or paper cups, plates, and plastic utensils
 - Emergency Preparedness Manual
 - Fire extinguisher: small canister ABC type
 - Whistle
 - Plastic sheeting
 - Map of the area

Protect your pets

If you are like millions of animal owners nationwide, your pet is an important member of your household. The likelihood that you and your animals will survive an emergency such as a fire or flood, depends largely on emergency planning done today. Some of the things you can do to prepare for the unexpected, such as assembling an animal emergency supply kit and developing a pet care buddy system, are the same for any emergency. Whether you decide to stay put in an emergency or evacuate to a safer location, you will need to make plans in advance for your pets. Keep in mind that what's best for you is typically what's best for your animals.

If you must evacuate, take your pets with you if possible. However, if you are going to a public shelter, it is important to understand that animals may not be allowed inside. Plan in advance for shelter alternatives that will work for both you and your pets.

Make a back-up emergency plan in case you can't care for your animals yourself. Develop a buddy system with neighbors, friends and relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so. Be prepared to improvise and use what you have on hand to make it on your own for at least three days, maybe longer.

Emergency Preparedness List for Pet Owners

Prepare- Make a Pet Emergency Kit

Actually, you should make two kits. In one, put everything you and your pets will need to stay where you are. The other should be a lightweight, smaller version you can take with you if you and your pets have to get away. Be sure to review your kits regularly to ensure that their contents, especially foods and medicines, are fresh.

The following list includes the basic emergency kit items for any pet:

- 1) **Food-** at least three days of food in an airtight, waterproof container
- 2) **Water-** Store at least three days of water specifically for your pets in addition to the water you need for yourself and your family.
- 3) **Medicines and medical records-** keep an extra supply of medicines your pet takes on a regular basis in a waterproof container
- 4) **First Aid Kit-** Most kits should include cotton bandage rolls, bandage tape and scissors; antibiotic ointment; flea and tick prevention; latex gloves; isopropyl alcohol and saline solution. Also include a pet first aid reference book.
- 5) **Collar with ID tag, harness or leash.** Your pet should wear a collar with its rabies tag and identification at all times. Include a back-up leash, collar and ID tag in your pet's emergency supply kit. Place copies of your pet's registration information, adoption papers, vaccination documents and medical records in a clean plastic zipper bag or waterproof container and add to your kit. Talk to your vet about permanent ID such as microchipping, and enrolling your pet in a recovery database.

- 6) **Crate or other pet carrier.** If you need to evacuate in an emergency situation, take your pets and animals with you if it is a practical thing to do. This will be much easier if you have a sturdy, safe, comfortable crate or carrier ready for your pet. The carrier should be large enough for your pet to stand, turn around and lie down.
- 7) **Sanitation.** Include pet litter and litter box if appropriate, newspapers, paper towels, plastic trash bags and household chlorine bleach to provide for your pet's sanitation needs. The bleach will serve as a disinfectant (dilute nine parts water to one part bleach), or in an emergency you can use it to purify water (16 drops of regular household liquid bleach per gallon of water. DO NOT use scented or color safe bleaches, or those with added cleaners).
- 8) **A picture of you and your pet together.** If you become separated from your pet during an emergency, a picture of you and your pet together will help you document ownership and allow others to assist you in identifying your pet. Include detailed information about species, breed, age, sex, color and distinguishing characteristics.
- 9) **Familiar items.** Favorite toys, treats or bedding in your kit will help reduce stress for your pet.

Plan

- 1) **Be prepared to assess the situation.** Use whatever you have on hand to take care of yourself and ensure your pet's safety during an emergency. The first important decision you'll likely need to make is whether you stay put or get away. Understand and plan for both possibilities. Watch TV, listen to the radio and check the internet for instructions.
- 2) **Create a plan to get away.** Plan how you will assemble your pets and anticipate where you will go. Find out before an emergency happens where the best places for you and your pet to go will be.
- 3) **Develop a Buddy system.** Plan with neighbors, friends or relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so. Make sure this person understands your plans and knows where your emergency kit is. Designate specific locations – one in your immediate neighborhood and another farther away where you will meet in an emergency.
- 4) **Gather contact information for emergency animal treatment.** Make a list of contact information and addresses of area animal control agencies and emergency veterinary hospitals. Keep one copy of these phone numbers with you and one in your pet's emergency kit. Obtain "Pets Inside" stickers and place them on your doors or windows, including information on the number and types of pets in your home to alert rescue workers.

Stay informed.

Know what types of emergencies are likely to affect your region as well as emergency plans that have been established by your state and local government. You can find more information about emergency preparedness at www.ready.gov.

Create a Flood Emergency Plan

Planning today can get you safely through an emergency tomorrow. One of the most effective tools a household in flood prone areas can have is a flood emergency plan. You can use the information below to develop a plan for your family. Make sure that everyone knows the plan, knows when the plan goes into effect, and knows what their responsibility is. Review your plan together before every flood season, and make revisions as necessary.

- Meet with household members to plan a strategy for family safety during a flood.
- Decide upon a trigger for home evacuation- flood warnings on the radio, water sighted at a specific level, or some other non-subjective event. Make sure everyone knows and agrees that when the trigger is reached, evacuation begins.
- Draw a floor plan of your home. Mark the gathering point when the evacuation trigger is reached, and the exit route all family member will take.
- Decide where you will evacuate to. It should be on high ground that will never flood.
- Show family members how to turn off the water, gas and electricity at main switches when necessary.
- Post emergency telephone numbers near telephones.
- Teach children how and when to call 911, police and fire.
- Instruct household members to turn on the radio for emergency information.
- Pick one out-of-state and one local friend or relative for family members to call if separated during a flood (it is often easier to call out-of-state than within the affected area).
- Teach children your out-of-state contact's phone numbers.
- Pick an emergency meeting place on high ground that never floods to meet if you will need to regroup after evacuating.
- Take a basic first aid and CPR class.
- Keep family records and insurance documents in a water and fire-proof container, and make sure everyone in the family knows where the container is kept.
- Practice evacuating for a flood. Make sure all family members can answer the following questions:
 - Which route will you take to get to high ground?
 - Where is the meeting place on high ground?
 - Who grabs the important document container?
 - Where are the important documents kept?
 - Who are the local and out of state contact people?
 - Who is in charge of grabbing the first aid kit?
 - Who is in charge of grabbing the supply kit?

What to do before the storm season

The following list of tips will help prevent flooding on your property and reduce damages if flooding does occur. The calendar on page 20 will help you to schedule these activities to get them all accomplished before flood season.

Things you can (and should) do on your own to prepare for flood season

Inside your house and garage

- Make sure electrical wiring is above the elevation of a masonry base floor. Appliances such as washers, dryers, water heaters, and furnaces should be elevated above your base flood elevation (the elevation associated with the “100-year flood,” or a flood with a 1% chance of occurrence in any given year.) The “100-year flood” patterns form the basis for the National Flood Insurance Program rates and regulatory floodplain management. If you are unable to raise your appliances, anchor them and protect them with a flood wall or shield.
- If your home has a basement, install floor shields or built-up barriers for windows and doors. The tops of these barriers should extend above the base floor elevation.
- If you have below-grade floors, (below the 100-year flood base elevation) install and maintain a sump pump system.
- Secure motor oil, antifreeze and household chemicals on high shelves in an enclosed space.
- If you live in a frequently flooded area, take preventive measures and stockpile emergency building materials, such as plywood, plastic sheeting, lumber, nails, hammer and saw, pry bar, shovels and sandbags.
- Have check-valves installed in building sewer traps to prevent floodwaters from backing up in sewer drains.
- As a last resort, use large corks or stoppers to plug showers, tubs or basins.

Outside

- Clean out downspouts and gutters and rake leaves to prevent storm drain clogging.
- Install back flow valves or standpipes to prevent sewer lines from backing up.
- Landscape with native vegetation that prevents soil erosion.
- If you are a rural property owner, keep your entire drainage system clear of debris, especially just before the rainy season.
- Clear only dead trees in the drainage system from your property. Standing dead trees or logs in upland areas are great wildlife habitat. If your stream has fish in it, downed woody debris may be a crucial component of the system. Dead vegetation can block drainages, and removal is the property owner’s responsibility and doesn’t require a permit as long as the removal efforts won’t disturb the stream bed or bank.

You can do a lot of flood prevention practices on your own, but some will have long-term impacts on neighbors, community safety or wildlife habitat and species. For these practices, you will need a permit.