



# Flood Preparedness



# What is Flooding?

- Flooding is a temporary overflow of water onto land that is normally dry.
- Floods are the most common natural disaster in the United States.



Results from rain, snow, coastal storms, storm surge, and overflows of dams and other water systems



Develops slowly or quickly. Flash floods can come with no warning



Causes outages, disrupt transportation, damage buildings, create landslides

# Did you know that most homeowners' insurance policies DO NOT cover flood damage?

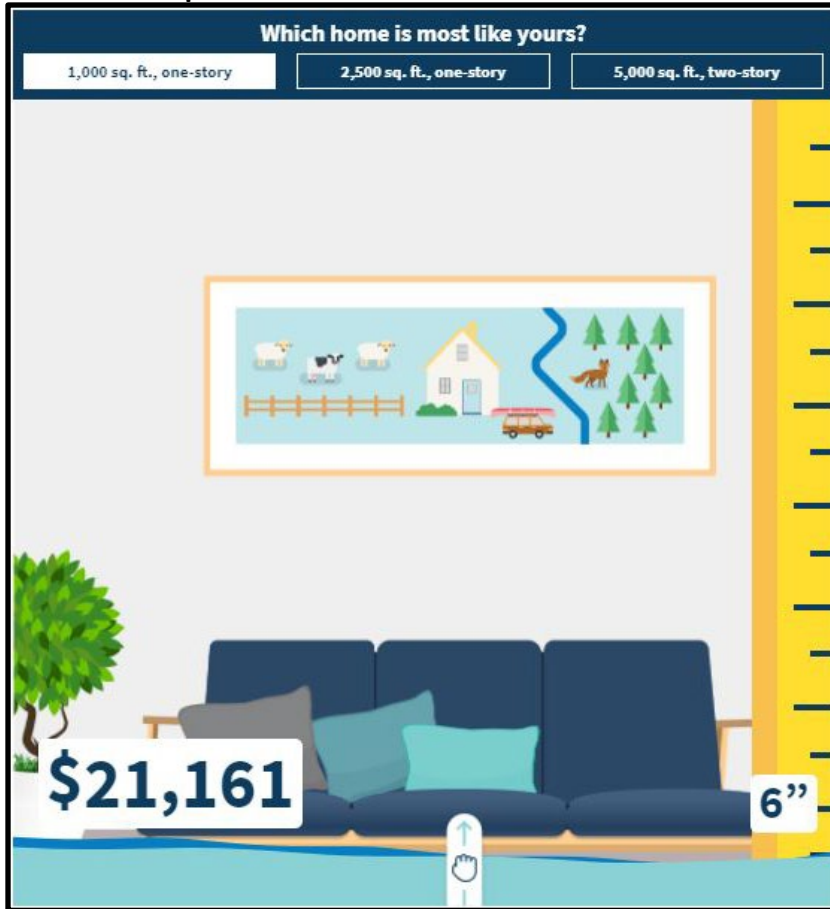
**With federal flood insurance, your home is covered. You'll be reimbursed up to:**

- \$250,000 for your residential property
- \$100,000 for your personal belongings
- \$500,000 for your non-residential property
- \$500,000 for your non-residential property contents



# Cost of Flooding

1,000 sq.ft. home with 6 inches of water

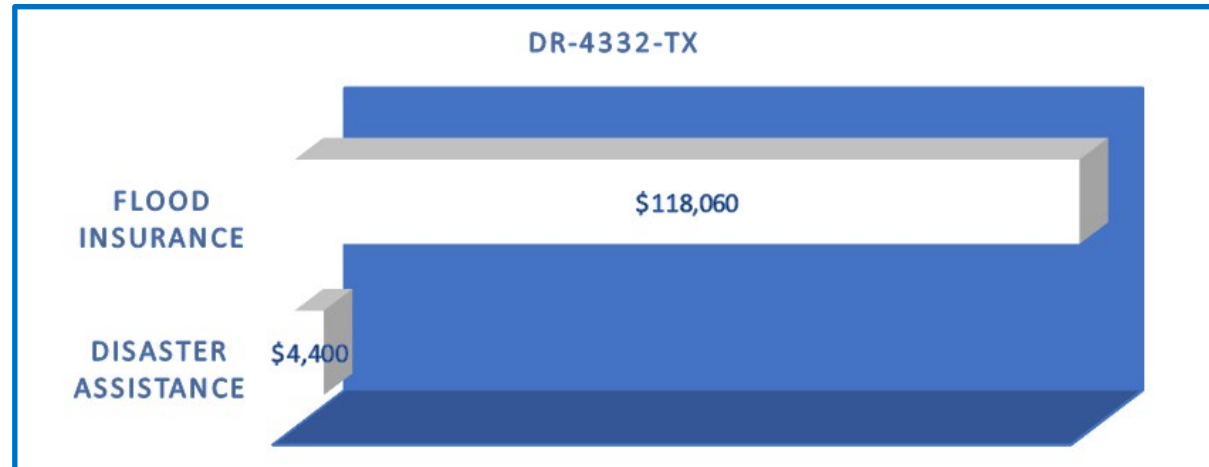


2,500 sq.ft. home with 6 inches of water

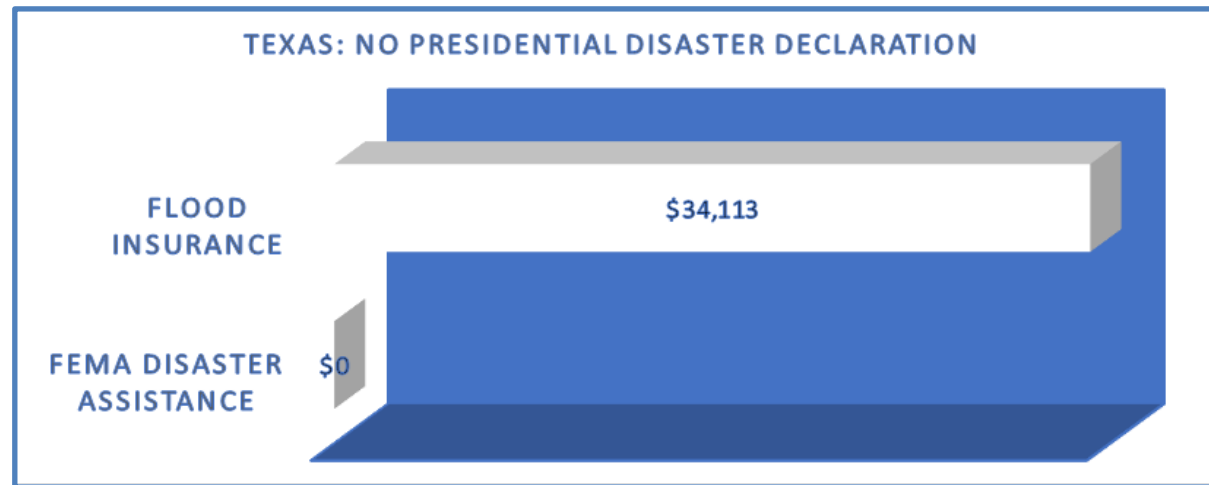


# It Pays to Have Flood Insurance

Hurricane  
Harvey



Hurricane  
Hanna

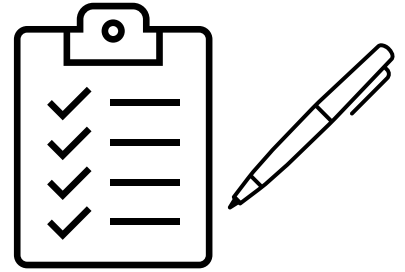




# How can you prepare for a flood?



# Plan Ahead



## Buy flood insurance

- Remember the 30-day waiting period

## Learn the flood-warning system in your community

- Practice evacuation route

## Make a list of your possessions

- Itemize and take pictures of your personal property

## Keep supplies ready

- Have emergency food, water, and medical supplies on hand

## Keep valuables and important documents safe and dry

- Make digital copies of important documents



# Know Your Risk

*Anywhere it rains it can flood...*

- Everyone lives in a floodplain, but some areas have a higher risk of flooding

Is your home in a high-risk area?



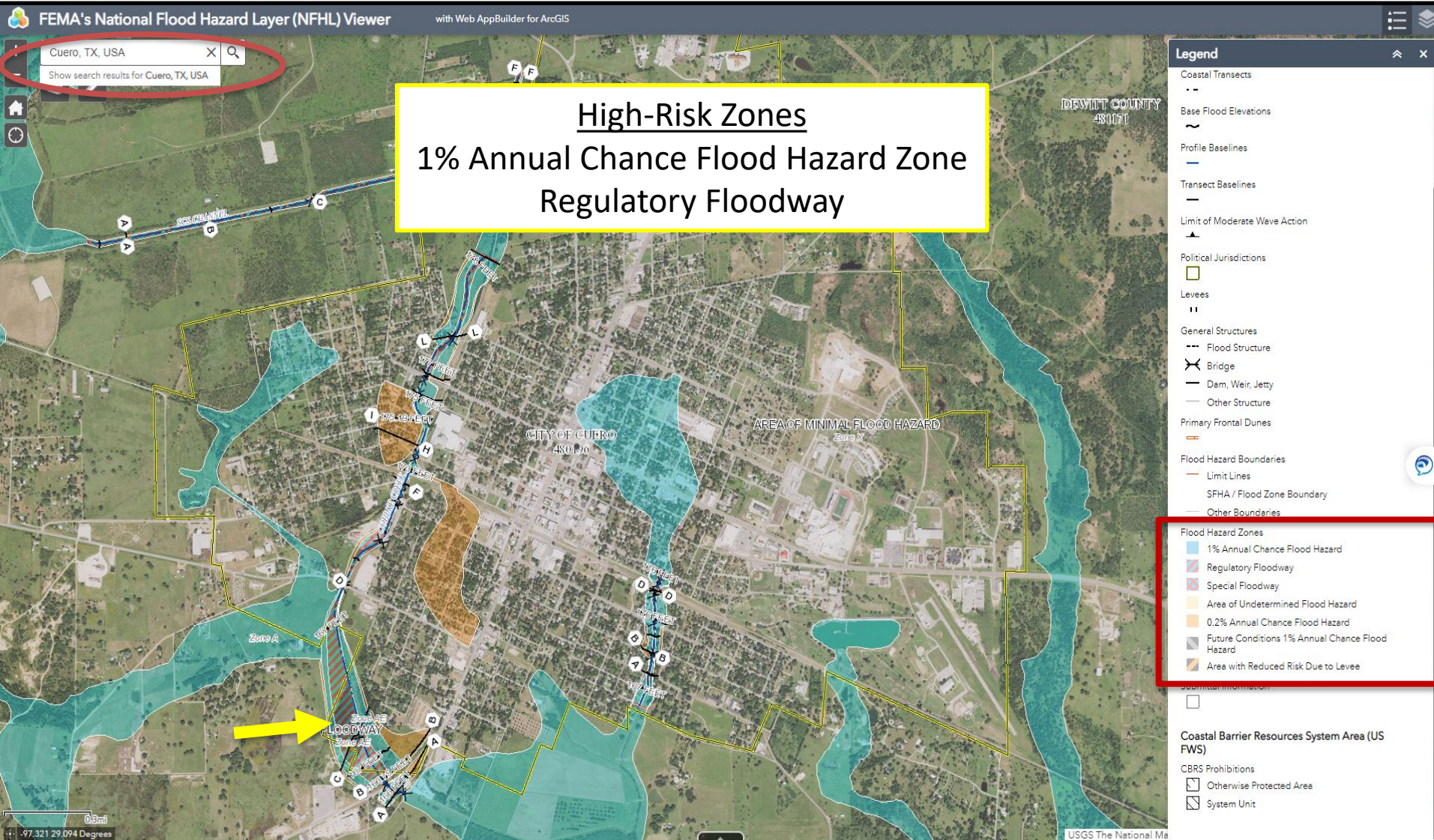
Photo courtesy of FEMA



Photo courtesy of FEMA



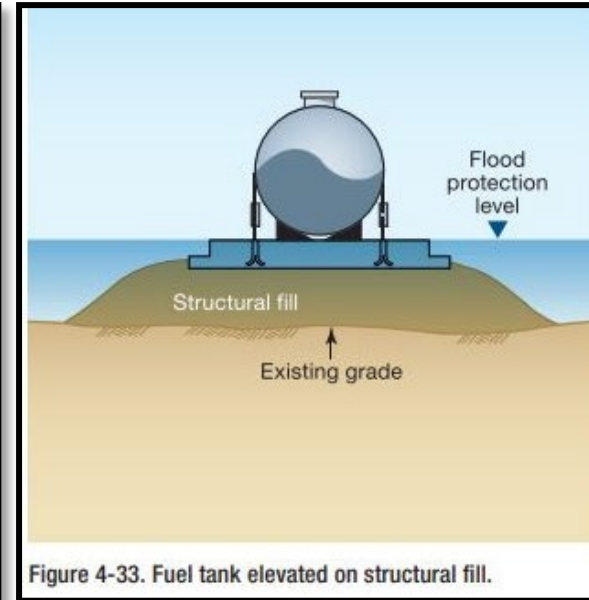
# Use the National Flood Hazard Layer Viewer





# Prepare Your Home Before a Flood

- **Elevate and anchor your utilities** including electrical panels, propane tanks, sockets, wiring, appliances, and air conditioning systems.



# Prepare Your Home Before a Flood

- **Clear debris** from gutters and drainage areas around your home.
- **Elevate or move valuables** including important documents to a safe place or the highest floor of your home when flooding is predicted.







# What should you do during a flood?



# Stay Informed

Turn on

Turn on Wireless Emergency Alerts on your phone

Tune in

Tune in to NOAA Weather Radio (24-hous/day)

Monitor

Monitor flood conditions with the Texas Flood Information Viewer

Plan

Plan your evacuation route using DriveTexas.org

# Stay Safe



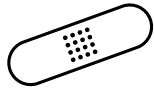



## Evacuate


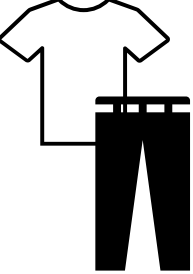




- Stay calm.
- Take a Go Bag with necessities.
- Do not walk, swim or drive through flood waters.
- Shut off utilities to prevent damage.
- Know the location of your local storm shelter.

## If you cannot evacuate:

- Get to high ground or higher floor in swift moving water.
- Shelter in place with supplies.

# Supplies to Take With You

- National Weather Service radio
- Flashlight(s)
- Whistle to signal for help
- First aid kit 
- Cell phone(s) and charger 
- Wallet/purse, cash, credit cards
- Prescriptions and medications 
- Non-perishable food items
- Extra batteries for both radio and flashlight 

- Toiletries 
- Clothing 
- Water 
- Manual can opener
- Garbage bags
- Hand sanitizer 
- Children's supplies
- Pet supplies 
- Candles
- Local maps 



# How do you recover from a flood?





# Evaluate the Damage

Once floodwaters have receded:

01

Call your flood insurance agent



02

Document the damage



03

Start Cleaning



Do not start repairs before getting a permit from your community official

# Repair Your Home



## 1. Start the Permit Process

Contact your local permit official to obtain a permit application and list of required documentation.



## 2. Get Contractor Estimates

Contact local contractors to provide you with detailed estimates for the repair work. *Do your homework on this one!*



## 3. Submit Permit Application Documents

Provide repair estimates and a completed permit application to the permit official for review. Once a permit is issued you may begin work on your home.



# Resources

## FloodSmart.gov

- FEMA's official website for the National Flood Insurance Program (NFIP)
- Find an insurance agent
- Learn about flood zones



**FEMA**



**NATIONAL FLOOD  
INSURANCE PROGRAM**



# Resources

## TexasFlood.org

- Managed by the Texas Water Development Board
- Serves as a Flood Dashboard
- Links to other helpful sites

The screenshot shows the Texas Water Development Board website. At the top, the logo for the Texas Water Development Board is visible, along with a search bar and social media icons. Below the navigation menu, there are four circular icons representing different flood-related topics: 'Are the rivers near me rising?', 'I need to evacuate. Which roads are open?', 'What's the weather doing?', and 'How full are the lakes near me?'. The main content area features the 'TEXAS FLOOD.org' logo and the text 'What to Do? Before, During, and After a Flood'. Below this, there is a paragraph of text providing information on Hurricane Harvey recovery. On the right side, there is a sidebar with a menu titled 'What to Do? Before, During, and After a Flood' containing links for 'What is a flood?', 'Before a Flood', 'During a Flood', and 'After a Flood'. Below this menu, there are several links for 'Flood Infrastructure Fund (FIF)', 'Flood Planning', 'Flood Financial Assistance Programs', 'National Flood Insurance Program (NFIP)', 'Flood Mapping', 'Floodplain Management Training', 'Community Resources', 'Flood Science and Community Assistance Staff', and 'Flood Planning Staff'. At the bottom of the sidebar, there is a link for 'TNRIS'.



# Contact Information

## **City of Cuero**

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## **Texas Water Development Board**

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