

Flood Safety Toolkit

Flooding is the most common and costly disaster in the United States and can happen anywhere it rains. At any given time, floodwaters can cause millions of dollars in damage across FEMA Region 3. The following toolkit offers important information to prepare you for floods, prevent injury, loss of property, and even loss of life. We encourage everyone to use the resources available in the toolkit to help prepare yourself and others before disaster strikes. This spring Region 3 will be promoting our 2024 Spring Flooding Campaign with the 2024 Theme: “Take Control in 1,2, 3 and Be Informed about Spring Flooding.”

FEMA Region 3 Points of Contact

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FEMA

[Key Messages](#)

Spring 2024 Theme: “Take Control in 1,2, 3 and Be Informed about Spring Flooding”

1. Know when flooding may occur. Sign up for alerts.

- Spring is a highly turbulent season that poses a multitude of weather and flooding threats to the Mid-Atlantic and Central Appalachia:
 - Late-season winter storms and nor’easters can unexpectedly crush any signs of spring with dangerous winter conditions and coastal flooding.
 - Major flooding along rivers, streams and creeks can also occur in the spring as a result of warmer temperatures and rainfall interacting with snowpack and river ice.
 - Warm, humid weather also means an increased threat of tornadoes, severe thunderstorms with lightning, damaging winds, and large hail. In addition, heavy rainfall could cause flash flooding.
- Dangerous weather can happen anyplace and anytime. Dangerous weather includes hazardous conditions such as torrential rain, lightning, damaging straight-line winds, tornadoes, large hail, and flash flooding. No matter where you live, work, or travel you should take steps to prepare.
- Preparing includes making sure you have access to several ways to receive weather and emergency alerts. [Download the FEMA app](#) to receive real-time alerts from the National Weather Service for up to five locations nationwide. Sign up for community alerts in your area.

2. Know what to do. Practice protective measures.

- Flash flooding can develop in just minutes. If a flash flood warning is issued, it means a flash flood is imminent or occurring and you should take action. If you are in a flood prone area move immediately to high ground.
- **Turn Around Don't Drown:** Each year, more deaths occur due to flooding than from any other thunderstorm related hazard. The Centers for Disease Control and Prevention report that over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water. The next highest percentage of flood-related deaths is due to walking into or near flood waters.
 - Many flood deaths occur from cars being swept downstream. It takes just 12 inches of rushing water to carry away most cars and just 2 feet of rushing water can carry away SUVs and trucks.
 - Many of the flood-related drownings are preventable. Never drive around the barriers blocking a flooded road; the road may have collapsed under the flood water.
 - People underestimate the force and power of water. It is never safe to drive or walk into flood waters. A mere 6 inches of fast-moving flood water can knock over an adult.
- Evacuate immediately, if told to evacuate. Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.

3. Know you're protected. Talk to your insurance agent.

- Purchase Flood Insurance: A flood insurance policy through the National Flood Insurance Program (NFIP) is your best protection against flood-related loss.
 - Floods are the most common and costly natural disasters in the United States. Just one inch of floodwater can cause up to \$25,000 in damage.
 - Most homeowners' insurance does not cover flood damage.
 - Flood insurance is a separate policy that can cover buildings, the contents in a building, or both, so it is important to protect your most important financial assets — your home, your business, your possessions.

Talking Points

Awareness

- Each of us has an important role in keeping ourselves, our families, and our communities safe.
- Always follow instructions from your local public safety officials, especially during dangerous weather emergencies.
- Flood Hazard Awareness: **“Turn Around, Don’t Drown!”**
 - Floods are the second greatest weather-related hazard and cause of death.
 - Do not walk, swim, or drive through flood waters.
 - Remember, just six inches of moving water can knock you down, and one foot of moving water can sweep your vehicle away.
 - Flooding doesn’t just happen near the ocean or near a river – many urban and suburban areas in our Region are flood prone.
- Evacuation and Shelter Awareness: **“Hide from the wind, run from the water.”**
 - If told to seek shelter or evacuate, do so without delay.
 - Planning is vital to making sure that you can evacuate quickly and safely. Know how you will leave and where you will go if needed.
 - Shelters provide life sustaining services to disaster survivors. Search for open shelters by texting SHELTER and your ZIP code to 43362.
 - If advised to shelter in place, bring your family and pets inside. If possible, go into an interior room with few windows. Pay attention to local media outlets for official news and instructions as they become available.
- Severe Weather Awareness: **“When thunder roars, go indoors.”**
 - At the first sign of thunder in your area stop all outdoor activity and seek shelter within a substantial building or hard-topped vehicle.
 - Wait 30 minutes after the storm to resume activity.
- Know Your Risk for Floods: [Visit FEMA's Flood Map Service Center](#) to see if your home has a high risk of flooding. Sign up for your community’s warning system. The [Emergency Alert System \(EAS\)](#) and [National Oceanic and Atmospheric Administration \(NOAA\)](#) Weather Radio also provide emergency alerts.

Alerts

- Do not rely on a single source of weather alert information. Instead, tune in to multiple information sources and set up your devices to receive warnings and alerts.
- Make a habit of checking the weather regularly. This includes TV news, radio, a weather app on your smartphone, or an online weather service.
- Visit www.weather.gov and enter your zip code to receive up to date local forecasts and hazard information.
- Other alert options including using a NOAA weather radio, enabling Wireless Emergency Alerts (WEA) in your smartphone settings, and downloading the FEMA app to receive local emergency alerts.
 - The [FEMA app](#) is your personalized disaster resource. Within the app, you can receive real-time weather and emergency alerts from the National Weather Service for up to five locations across the country. It can also help you find a nearby shelter if you need to evacuate. It is available on [iOS](#) or [Android](#).
- Many communities offer opt-in emergency alert systems. Visit your local government's website or talk to local public safety officials to find out if your community has this type of alert system.
- Make sure at least one device that receives alerts is always near you, especially when you go to bed.

Flash Flooding

- A flash flood is a sudden violent flood that can take from minutes to hours to develop. It is even possible to experience a flash flood in areas not immediately receiving rain.
- **Turn Around Don't Drown:** Each year, more deaths occur due to flooding than from any other thunderstorm related hazard. The Centers for Disease Control and Prevention report that over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water. The next highest percentage of flood-related deaths is due to walking into or near flood waters.
 - Many flood deaths occur from cars being swept downstream. It takes just 12 inches of rushing water to carry away most cars and just 2 feet of rushing water can carry away SUVs and trucks.
 - Many of the flood-related drownings are preventable. Never drive around the barriers blocking a flooded road; the road may have collapsed under the flood water.
 - People underestimate the force and power of water. It is never safe to drive or walk into flood waters. A mere 6 inches of fast-moving flood water can knock over an adult.
- A Flash Flood Watch means you must be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio or television for information.
- Stay off bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
- Stay inside your car if it is trapped in rapidly moving water. Get on the roof if water is rising inside the car.
- Get to the highest level if trapped in a building. Only get on the roof if necessary and once there, signal for help. Do not climb into a closed attic to avoid getting trapped by rising floodwater.

Flood Insurance

- Floods are the nation's most common natural disaster, but flood damage is rarely covered under your homeowners or renter's policy. Review your insurance coverage to make sure you are protected for all hazards, including flooding, wind, and other related damages. Learn more about flood risk and insurance at www.floodsmart.gov

- You do not have to live in the floodplain to get flood insurance. You can buy federal flood insurance no matter where you live if your community participates in the National Flood Insurance Program.
- Renters, business owners and condominium owners can get flood insurance coverage too.
- The NFIP's insurance-focused website, [Floodsmart.gov](https://www.floodsmart.gov), cites the following:
 - In the past 5 years, all 50 states have experienced floods or flash floods.
 - Most homeowners' insurance does not cover flood damage.
 - If you live in a high-risk area and have a federally backed mortgage, your mortgage lender requires you to have flood insurance.
 - Just one inch of floodwater can cause up to \$25,000 in damage.
 - New land development can increase flood risk, especially if the construction changes natural runoff paths.
 - More information about insurance funding and reimbursement can be found at: [Flood | Insurance \(fema.gov\)](https://www.flood.gov/insurance)

Preparedness for Individuals with Access and Functional Needs

- Disability intersects every demographic group—there are people with disabilities of all ages, races, genders or national origin. Disabilities can impact a person in a variety of ways—both visible and invisible. For people with disabilities and their families, it is important to consider individual circumstances and needs to effectively prepare for emergencies and disasters.
- Everyone should make a plan that accommodates their specific needs. When making your plan consider the following:
- Make a plan that includes a support network.
 - Create a reliable support network of people who can help you in disaster situations.
 - Keep your support network informed and up to date with your emergency plan and the location of your emergency supplies. You may want to consider giving a trusted family or friend a key to your residence.
 - Many city and county emergency management agencies maintain voluntary registries for people with disabilities to self-identify in order to receive targeted assistance during emergencies and disasters. Contact your local emergency management office to find out more.
- Make a plan that considers your service animal.
 - Consider your service or support animal or pets and plan for food, water, and supplies. If you need to evacuate, you'll need to know whether your shelter allows pets or not, since some shelters only allow service or support animals.
- Make a plan that accounts for your medical needs.
 - Wear medical alert tags or bracelets.
 - Add pertinent medical information to your electronic devices.
 - If you use medical equipment in your home that requires electricity, talk to your doctor or health care provider about what you may be able to do to keep it running during a power outage. You can also ask your power provider to put you on a list for priority power restoration.
- Make a plan that accounts for accessible transportation.
 - Keep a list of nearby medical facilities, hospitals, and the nearest mode of transportation.
 - Plan ahead for accessible transportation that you may need for evacuation or getting around during or after disaster. Check with local transit providers as well as with your emergency management agency to identify appropriate accessible options.
- Build a kit that fits your specific needs.

- It is crucial to prepare an emergency supply kit that accounts for your specific needs. Beyond storing traditional emergency supplies remember to store pertinent medical information and instruction, medications, and aids.
- Keep a list of vital contacts in a watertight case in your emergency kit and on your electronic devices.
- Tips for preparing a kit with medications.
 - Talk to your doctor or pharmacist about how you can create an emergency supply of medicines.
 - Keep a list of your prescription medicines. Include information about your diagnosis, dosage, frequency, medical supply needs and allergies.
 - Store extra nonprescription drugs, like pain and fever relievers, antihistamines, and antidiarrheal medicines.
 - Have a cooler and chemical ice packs available to chill medicines that need to be refrigerated.
- Tips for people who are deaf or hard of hearing.
 - Weather radio (with text display and a flashing alert)
 - Extra hearing-aid batteries
 - Pen and paper (in case you have to communicate with someone who does not know sign language)
 - Battery operated lantern to enable communication by sign language or lip reading, especially when the electricity is out and it's dark.
- If you are an individual with a disability, access, or functional needs, please visit www.ready.gov/disability for specialized preparedness and planning tips.

Online resources

Browse the links below for additional information on flood safety and preparedness:

- [Flood Safety Social Media Toolkit | Ready.gov](#)
- [Ready.gov/Floods](#) and [Ready.gov/es/inundaciones](#)
- [The National Flood Insurance Program Social Media & Outreach Library](#) and [Obtener seguro de inundación: Guía de cobertura \(floodsmart.gov\)](#)
- [Public Service Announcements](#)
- [Cost of Flooding Tool](#)
- [NWS Preparing for Hazardous Weather](#)
- [Turn Around. Don't Drown](#)
- [Snowmelt & Spring Flooding Campaign](#)
- [Protect Your Home from Flooding: Low-Cost Projects You Can Do Yourself](#)
- [Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding](#)
- [Protecting Building Utilities from Flood Damage](#)

Social media

1. Know when flooding may occur. Sign up for alerts.

- #FloodSafety term: Watch=floods are possible. Warnings= will occur soon, move to higher ground.
- #FloodSafety term: flash flood warning = flooding is occurring; seek higher ground immediately. Listen to local officials.
- #Wx Alert Term: Flood Warning means "Take Action!" because flooding is either happening or will happen shortly #FloodSafety

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- #Wx Alert Term: A Watch means “Be Aware” because conditions are right for flooding to occur in your area. #FloodSafety
 - #Floods are the most common natural disaster in the U.S. Sign-up for local alerts & warnings now before a flood impacts you. #FloodSafety
 - Timely info on weather conditions like a flood can make a big difference. Sign up for local alerts & warnings. #FloodSafety
 - Wireless Emergency Alerts can warn you about flash flooding. Take action if you receive an alert. #FloodSafety
 - Follow weather alerts in up to 5 locations using the @fema app. Learn more: <https://www.youtube.com/watch?v=RmFEIBmnKFU>
2. Know what to do. Practice protective measures.
- Learn your evacuation routes today in case you’re directed to leave by local authorities due to a flood. #FloodSafety
 - Prepare for a #flood by knowing your evacuation routes, how you will get there, and where you will stay. #FloodSafety
 - Complete this Commuter Emergency Plan in case a flood disrupts your normal route: https://www.ready.gov/sites/default/files/2020-03/commuter_emergency_plan.pdf #FloodSafety
 - Get your “go bag” ready today in case you need to leave quickly due to a flood. For supply info visit: www.ready.gov/kit #FloodSafety
 - If authorities advise or order an evacuation, do so immediately. But, do not enter floodwaters in order to evacuate. #Prepareathon #FloodSafety
 - If flooding is imminent or occurring, evacuate to higher ground if you are in a flood prone area. But, do not enter floodwaters in order to seek higher ground. #FloodSafety
 - Seek higher ground ASAP if a flood hits your area. More tips at: www.ready.gov/floods #FloodSafety
3. Know you’re protected. Talk to your insurance agent.
- 30: The number of days it takes for flood insurance to begin. Don’t wait until it’s too late! <https://www.floodsmart.gov/> #FloodSafety
 - Only flood insurance will cover the damage from floods. Speak with your insurance agent to learn more. #FloodSafety
 - A few inches of water in a 1,000-square foot home could cost more than \$10,000 in repairs & replacement of personal possessions #FloodSafety
 - Prepare for a flood today by reviewing your property & flood insurance policies. #FloodSafety
 - Snap some pictures of your property & do an inventory. This will be handy if flood waters damage your property. #FloodSafety
 - Flood waters can damage important papers. Store critical docs in a waterproof container or electronically. #FloodSafety
 - Before a flood: reduce potential property damage by elevating utilities & installing sewer backflow valves. #FloodSafety
 - Prepare before a #flood by installing a water alarm in your basement. More tips: <https://www.floodsmart.gov/flood/first-prepare-for-flooding> #FloodSafety
 - Before a flood: reduce potential property damage by using flood damage resistant materials. #FloodSafety
 - Whether it’s a few inches or a mile high, flood insurance covers you for the unexpected: <https://www.floodsmart.gov/> #FloodSafety
 - Are you floodsmart? Learn about the National Flood Insurance Program and prepare today: <https://www.floodsmart.gov> #FloodSafety

Graphics

College basketball isn't the only madness to be found in March! Warmer temperatures, melting snow and spring storms can cause #FlashFlooding. This spring, protect the life you've built with #FloodInsurance.



Over 40% of NFIP flood insurance claims come from areas outside the FEMA-mapped floodplain. Remember, low risk doesn't mean no risk. Protect the life you've built with #FloodInsurance.





Mantente protegido esta temporada con una póliza de #SeguroDeInundación. Para ver todos los beneficios de una póliza estándar del seguro de inundación de #NFIP o para encontrar a un agente, visite floodsmart.gov/es/companias. #FloodSmart



Videos

Public Service Announcements on Flood Safety from the NWS:

- [Turn Around, Don't Drown](#)
- [Floods Can Move Mountains](#)
- [Flood Safety Wireless Emergency Alerts](#)
- [Hazardous Arroyos](#)
- [Power of Moving Water](#)