

Floods

PRIMEX³ RISK MANAGEMENT BULLETIN

What is the difference between a Flood Watch and a Flood Warning issued by the National Weather Service?

- **Flash Flood WARNING:**

Take Action! A Flash Flood Warning is issued when a flash flood is imminent or occurring. If you are in a flood prone area move immediately to high ground. 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.

- **Flood WARNING:**

Take Action! A Flood Warning is issued when the hazardous weather event is imminent or already happening. A Flood Warning is issued when flooding is imminent or occurring.

- **Flood WATCH:**

Be Prepared: A Flood Watch is issued when conditions are favorable for a specific hazardous weather event to occur. A Flood Watch is issued when conditions are favorable for flooding. It does not mean flooding will occur, but it is possible.

- **Flood ADVISORY:**

Be Aware: An Flood Advisory is issued when a specific weather event that is forecast to occur may become a nuisance. A Flood Advisory is issued when flooding is not expected to be bad enough to issue a warning. However, it may cause significant inconvenience, and if caution is not exercised, it could lead to situations that may threaten life and/or property.

Be Prepared BEFORE a Flood Occurs:

- ✓ Determine if your property is in a flood-prone area. Consult your community flood insurance rate map. Identify dams in your area and determine if they pose a hazard to your property.
- ✓ Have pre-planned flood evacuation routes and practice using them.
- ✓ Make sure you have ready access to emergency equipment such as flashlights, first aid kits and portable radios. For drains, toilets, and other sewer connections, install backflow valves or plugs to prevent floodwaters from entering.
- ✓ Anchor fuel tanks. An unanchored tank in a building basement can be torn free by flood waters and the broken supply line can contaminate the basement. An unanchored tank outside can be swept downstream where it can damage other structures.

A properly installed backup generator outdoors is always useful in an emergency situation. If you have one, inspect it periodically to make sure it will function properly when needed.



DURING and AFTER a Flood:

- Listen to the current weather reports and emergency information since flooding may still be occurring. Often, boil water orders may be instituted.
- Secure your building(s) and move essentials to the upper floors if you have time.
- Move to higher ground if there is any possibility of a flash flood.
- Stay away from flood waters which often can contain high levels of bacteria as well as toxins and corrosive products. Check with your local health department, health officer or the New Hampshire Department of Health and Human Services if you have concerns about health issues related to the flooding. Seek medical care for any injuries; contaminated flood water leads to a greater possibility of infection. Do not attempt to walk through moving water.
- Never attempt to drive into or through flood waters. Vehicles can be quickly swept away as flood waters rise. Many flood fatalities are vehicle-related.
- Stay away from downed power lines and disaster areas.
- Check for structural damage before re-entering your building(s). Do not go in if there is a chance of the building(s) collapsing. Do not enter buildings where structural integrity may have been comprised.
- Upon re-entering your building(s), do not use matches, cigarette lighters or other open flames since gas may be trapped inside. If you smell gas or hear gas escaping, leave quickly and call the fire department. Do not turn lights on or off.
- Keep power off until a licensed electrician has inspected the building's electrical system.
- Check for sewage and water line damage. If you suspect damage, avoid using toilets and faucets and call a plumber.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals. Call a professional cleaning company such as SERVPRO or ServiceMaster to clean and disinfect building. Mold and other problems may result if cleaning and drying is not done completely and properly.
- Document and take photos of any infrastructure damage that may be covered by FEMA or state damage relief programs. Documentation is critical for any reimbursement, including the date and time of any photos



Citizen's Flood-related Property Damage Report Procedures:

The impact of severe weather on infrastructures such as bridges, dams, roadways, etc. owned by a municipality does not impose liability on that city or town. As with certain road defects, a municipality has discretionary function immunity and statutory protection against claims for damage to property of residents resulting from severe weather.

When a call is received from a resident alleging that the city/town is liable for damage to their property caused by flooding, it is recommended that the resident be informed that the city/town is not responsible for an "Act of God". If the person is insistent, they should be asked to submit a written report, which will be taken under advisement, but there should be no indication of fault by the municipality or that any payment will be made.

Additional resources:

- FEMA: <http://www.fema.gov/national-flood-insurance-program>
- Flood Smart: <http://www.floodsmart.gov/floodsmart/pages/index.jsp>
- National Weather Service: <http://www.weather.gov>



For more information, please contact your Primex³ Risk Management Consultant at 800-698-2364 or email RiskManagement@nhprimex.org.