pennsylvania
EMERGENCY MANAGEMENT AGENCY

Ready PA
www.Ready.PA.gov

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SPRING FLOODING

While spring brings the promise of warm weather and longer days, it also brings a variety of conditions that can include heavy rains, severe weather, and rapid snow melt that can increase your flood risk. Don't be caught off guard — Be Ready. Get the facts. Know the risks. Take action. Use the ReadyPA Action Sheet to protect yourself, your family, your business, and your home, before a weather event occurs and it's too late.

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- Flood Insurance
- Flood Facts
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KNOW THE FACTS

Spring Thaw. Warmer temperatures and resulting snow melt can produce large amounts of runoff in a short period of time. During the early spring, frozen land prevents melting snow or rainfall from seeping into the ground. The water then runs off the surface and flows into lakes, streams, and rivers, causing excess water to spill over their banks. Add seasonal storms to the mix, and the result is often severe spring flooding.

Spring Rains. Spring storms can bring several inches of precipitation in just hours or can stall out over an area for days. These heavy rains can lead to severe flooding by oversaturating the ground, overfilling storm drains, or causing rivers to spill over their banks or levees.

Flash Flooding. A flash flood is a rapid flooding of low-lying areas in less than six hours, which is caused by intense rainfall from a thunderstorm or several thunderstorms. Flash floods can also occur when there are drought-like conditions.

KNOW THE RISKS

Everyone is at risk for spring flooding, yet many remain unprotected. Between 2006 and 2010, the average flood claim was nearly $34,000. That's more than many survivors can afford to pay out of pocket for damages due to flooding, and without flood insurance, many must cover the costs to repair or rebuild on their own. Consider your risk and the consequences of a flood event, and make the choice to protect yourself.

FLOOD INSURANCE

One-stop resource to help protect your property

Flood insurance for your home or business can be a crucial protection when disaster strikes. *Most standard homeowners' insurance policies do not include flood coverage, and a separate policy is needed.* Business owners should talk with their insurance professional concerning their policy.

As part of the Wolf Administration's priority on consumer protection and education, the Insurance Department established a one-stop shop flood insurance webpage located at: www.insurance.pa.gov/Coverage/Pages/Flood.aspx) in February of 2016. This page includes information on both the federal government run National Flood Insurance Program (NFIP), and the growing private flood insurance market.

HELPFUL RESOURCE

Download this helpful brochure to learn how to navigate reporting a claim for property damage. through the process.

www.insurance.pa.gov/Coverage/Documents/After%20the%20Storm.pdf

NFIP premiums have been rising in recent years, as Congress has taken action to gradually remove subsidies for higher risk properties, and move the premiums toward the cost the actual risk a property presents to an insurer. While this has hiked premiums for many NFIP policy holders, it has also pushed private insurers to enter this market much greater numbers. In many cases, the Insurance Department has found comparable private policies are available to homeowners at significant savings compared to NFIP policies. The Insurance Department encourages homeowners to shop to find the

To benefit consumers, the Insurance Department also supports proposals in Congress to renew the NFIP that would make private flood insurance, that is compliant with state law, automatically qualify as compliant flood insurance under federal law (for purposes of the mandatory flood insurance requirement for loans from federally-involved lenders issued to properties in special flood hazard areas).

Homeowners in Special Flood Hazard Areas (SFHAs), as designated by the federal government, are usually required by their mortgage lender to have flood insurance. However, the Insurance Department encourages homeowners outside of SFHAs to consider this added coverage. Many floods in Pennsylvania occur outside of these designated areas. A recent study by CoreLogic, which provides information to mortgage lenders, found more than a half million properties in Pennsylvania outside of SFHAs are at high or moderate risk of flooding.

FLOOD FACTS

Flood: The presence of water in areas that are normally dry. Highly populated areas, like cities, often experience being flooded during rain because water has limited outlets to pass through. It can also be caused by rising water in an existing waterway, such as a river, stream, or drainage ditch.

Flash flood: A flood caused by heavy or excessive rainfall in a short period of time. They can occur within minutes or a few hours of excessive rainfall. They can also occur even if no rain has fallen, for instance after a levee or dam has failed, or after a sudden release of water by a debris or ice jam.

To stay safe during a flood, go to the highest ground or floor possible. Avoid touching flood water—it could be dirty and very dangerous.

- Flash floods can bring walls of water from 10 to 20 feet high.
- A car can be taken away in as little as two feet of water.
- A 2,000 square foot home undergoing 12" of water damage could cost more than $50,000. (Floodsmart - *www.FloodSmart.gov*)
- Since flood damage is almost never covered by homeowners insurance, flood insurance is important for people living in high-risk flood zones.

Significant Pennsylvania Floods

1889 - The Great Johnstown Flood

1936 - St. Patrick's Day Flood

1955 - Hurricanes Connie and Diane Floods

1972 - Tropical Storm Agnes

1996 - Snowmelt Flood

2004 - Tropical Depression Frances

2004 - Tropical Storm Ivan

2011 - Tropical Storms Lee and Irene

2013 - Tropical Storm Sandy

Johnstown, PA - 1989

York, PA - 1972

Easton, PA - 1955

Pittsburgh, PA - 2004

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https://twitter.com/PEMAdirector

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https://www.facebook.com/BeReadyPA

PEMA Can Also be Found on the Web!

Be Informed, Be Prepared, and Be Involved!

www.Ready.PA.gov

www.pema.pa.gov

Preparedness Events in March

American Red Cross Month
(http://www.redcross.org/about-us/red-cross-month)

Flood Safety Awareness Week
(March 15th to March 21st)
(http://www.redcross.org/news/event/Flood-Safety-Awareness-Week)

Additional Resources

Pennsylvania Emergency Management Agency: www.pema.pa.gov
ReadyPA: www.Ready.PA.gov
SERVPA: www.Serv.PA.gov
Federal Emergency Management Agency: www.fema.gov
Office of the State Fire Commissioner: www.osfc.pa.gov
Pennsylvania Department of Human Services: www.dhs.pa.gov
Pennsylvania Department of Health: www.health.pa.gov
Pennsylvania Department of Aging: www.aging.pa.gov
PA State Animal Response Team: www.pasart.us
PA Department of Transportation: www.penndot.gov
PA511Connect: www.511pa.com
Pennsylvania State Police: www.psp.pa.gov

Are you ReadyPA?

ACTION SHEET

KNOW THE TERMS

Flood or Flash Flood Watches: A developing weather pattern suggests there is a *potential* for rapid flooding (flash flooding), more widespread areal flooding (gradual or prolonged) , or river flooding. Stay tuned to local media to stay informed.

Flood or Flash Flood Warnings Flooding is *imminent or in progress*. The warning focuses on specific counties, communities, streams, or areas. Flash Flood Warnings are issued for flooding usually occurring within 6 hours of heavy rain.

KNOW ABOUT FLOOD INSURANCE

Flood insurance for your home or business can be a crucial protection should disaster strike. For information on flood insurance in Pennsylvania , go to the PA Insurance Department's one-stop shop flood insurance webpage at http://www.insurance.pa.gov/Coverage/Pages/Flood.aspx. For further information on flood insurance, go to www.floodsmart.gov. For information on flood recovery, go to http://www.ready.pa.gov/AfterAnEmergency/Recover%20And%20Rebuild/Documents/AfterTheFlood.pdf.

KNOW WHAT TO DO

Before A Flood

- **Practice your family emergency plan**. Plan and practice flood evacuation routes from home, work, and school that are on higher ground. www.ready.pa.gov/BePrepared/MakeaPlan
- **Conduct a thorough home inventory**. Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit http://www.ready.gov/insurance-vital records.

During A Flood

- **Go to higher ground**. Get out of areas subject to flooding, including dips, low spots, washes, etc.
- **Avoid areas already flooded**, especially when water flows fast. Do not attempt to cross flowing streams. Just six inches of moving water can knock you off your feet.
- **Never drive through flooded roadways**. Roadbeds may be washed out under flood waters and just two feet of moving water can sweep an SUV off the road.

After A Flood

- **Check for damage**. Check for structural damage before re-entering your home. If you suspect damage to water, gas, electric, or sewer lines, contact authorities.
- **Remove wet contents immediately**. Wet carpeting, furniture, bedding and any other items holding moisture can develop mold within 24 to 48 hours. Clean and disinfect everything touched by floodwaters.
- **Plan before you repair**. Contact your local building inspections or planning office or your county clerk's office to get more information on local building requirements.
- **File your flood insurance claim**. Be sure to provide: the name of your insurance company, your policy number, and contact information. Take photos of any water in the house and damaged personal property. Make a detailed list of all damaged or lost items