



## Preparation the key to protecting against the risk of flood

Flood and flash floods occur in all 50 states. Hurricanes, winter storms and snowmelt are common causes of flood, but even a summer thunderstorm can create enough water runoff to inundate your building and prevent access to your emergency vehicles. Fire departments should preplan against the flood threat to help minimize property damage and – most importantly – enable them to continue to provide emergency services to their community.

**Know your risk** – Visit the Federal Emergency Management Agency Map Service Center online at [www.fema.gov](http://www.fema.gov) to find the flood map for your area.

- **High-risk flood areas** have at least a 1% annual chance of flooding, which equates to a 26% chance of flooding over the life of a 30-year mortgage. High-risk areas are shown as flood map zones labeled with the letters A or V.
- **Moderate-to-low zones** are outside the 1% annual flood risk floodplains and labeled with B, C or X. Approximately one quarter of all claims paid for flood originate from B, C and X zones so these areas shouldn't be overlooked.
- **Undetermined-risk areas**, labeled with the letter D, are areas where no flood analysis has been conducted, but a flood risk still exists.

**Monitor the situation** – Keep an eye on the National Oceanic and Atmospheric Administration's (NOAA) weather network or your local media outlets to stay aware of changing conditions. Receiving information about the threat of flooding as early as possible will enable you to act more timely and implement your flood response process more successfully.

**Plan for the threat** – A flood response plan should be established and distributed to all members in the same way you would communicate any other standard operating procedure (SOP) or guideline (SOG). Consider the following in your plan:

- Who (Chief, line officer, etc.) will have the authority to initiate the plan?
- How will members be alerted in the event of a flood emergency?
- Which vehicles and equipment are critical and will be moved first from the flood threat?
- Decide on an alternate site(s) located on high ground outside your flood zone. A widespread flood event may necessitate you to relocate vehicles and equipment for several days or weeks, so choose the site with an eye toward security as well as elevation.

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- Consider primary and secondary travel routes to the alternate site. Depending on the severity and speed of the flood onset, your regular travel routes may be blocked. Prohibit drivers from driving through flooded areas. Consider that six inches of water will reach the bottom of most passenger cars, causing loss of control: a foot of water will float many vehicles; and 2 feet of running water can carry away most vehicles, including sport utility vehicles and pick-ups.

Review your plan at least annually and update it as needed. It's also useful to critique your flood response following an actual event to troubleshoot and make improvements the next time the water rises.

For additional information on flood preparedness, visit the following Web sites:

**U.S. Department of Homeland Security – Federal Emergency Management Agency – [www.fema.gov](http://www.fema.gov)**

**Ready America – [www.ready.gov](http://www.ready.gov)**

**National Oceanic and Atmospheric Administration – [www.noaa.gov](http://www.noaa.gov)**

**Institute for Business and Home Safety – [www.disastersafety.org](http://www.disastersafety.org)**

**National Flood Insurance Program – [www.floodsmart.gov](http://www.floodsmart.gov)**

Utica National has a wide array of materials available to help you control losses. Visit us online at [www.uticanational.com](http://www.uticanational.com) or contact your local Risk Management Representative for more information.

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