DO I LIVE IN A FLOODPLAIN?

The floodplain is the flat land bordering rivers and lakes. As a naturally occurring feature of the landscape, a floodplain carries excess water when heavy rains cause streams to overflow.

Floodplains vary in size and shape. Small streams with steep, high banks have narrow floodplains. Other streams may have larger floodplains. No matter what size or shape, all floodplains have one thing in common—they flood.

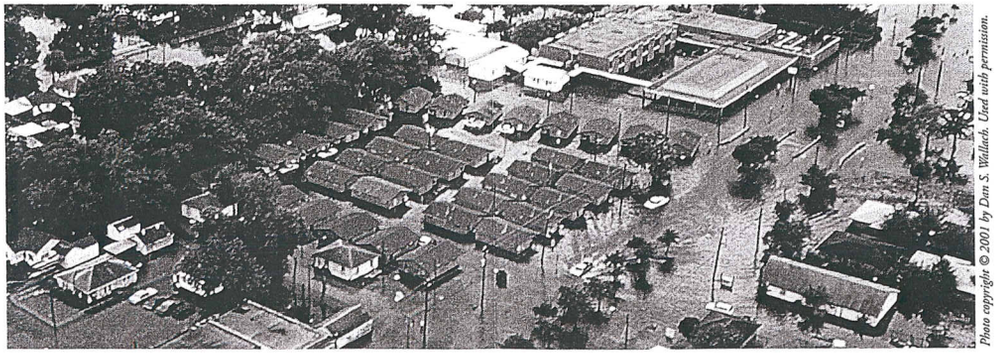
Floodplains are not always easily detected. Generally, they are low-lying areas near streams, dry creek beds, or drainage ways but not always. To find out if your home or business is located in a floodplain, check with your local floodplain administrators. They should have a detailed map showing the flood hazard areas in your community.

FLOOD INSURANCE

Your regular homeowner's insurance policy does not cover flood damages. Consequently, one of the best ways to lessen the impact of flooding is to purchase flood insurance. Although insurance can't prevent flooding, it can cover most of the costs (less the deductible) associated with flood damages.

Over 1,100 Texas communities have joined the National Flood Insurance Program, which makes affordable flood insurance available on almost any building and its contents. This includes single- and multifamily dwellings, manufactured homes, businesses, government and farm buildings, churches, and schools. Contents coverage is also available to renters.

To find out more about flood insurance eligibility and your property's exposure to flood risk, contact any licensed property or casualty insurance agent or broker, or call the National Flood Insurance Program's toll-free number, 1-800-638-6620. You can also determine if your property is in a flood hazard area by checking with your local floodplain administrator.



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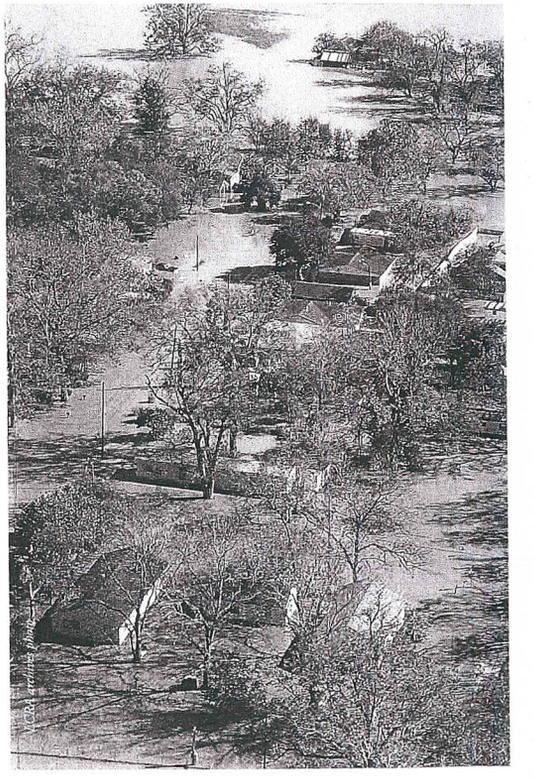
TEXAS WATER DEVELOPMENT BOARD

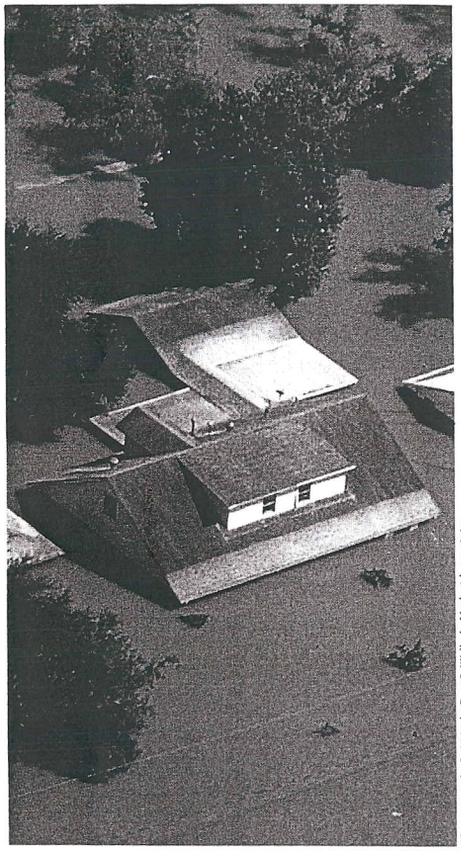
LIVING IN A FLOODPLAIN

Risks · Planning · Recovery



I LIVE IN A FLOODPLAIN:
What Should I Do?

Residents of floodplains face the very real risk of flooding and the devastation that it can cause. Homes can be damaged or destroyed. Property can be ruined. If you live in a floodplain, you can avoid or at least minimize the damage by planning today for flooding that might occur tomorrow.



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NOW:
Plan Ahead

When you live in a flood-prone area, common sense tells you to plan ahead. There are five basic things you should do now to be well prepared for the eventuality of a flood.

☐ **Buy flood insurance.** There is a 30-day waiting period for policies to become effective. Damages resulting from a flood that's already in progress at the time you purchase the insurance will not be covered. Contact your agent today.

☐ **Learn the flood-warning system in your community.** Find the safest route from your home to higher ground. Then practice taking the route with your entire family.

☐ **Make a list of your possessions**. You should itemize your personal property, such as clothing, furnishings, and other valuables. This will provide you with a good record that will support your flood insurance claims. Photos of your property are also helpful.

☐ **Keep a battery-operated radio and flashlight ready** and in good working order. Have emergency food, water, and medical supplies on hand. If your home is severely flood prone, consider stockpiling sandbags, plastic sheeting, and other materials that can be used to temporarily protect your property.

☐ **Keep valuables, legal documents, and insurance policies safe** in a dry, secure place such as a safe-deposit box.

DURING A FLOOD:
Keep Safe

When flood warnings are issued and waters are rising, the most important consideration is your safety and that of your family. Keep your radio tuned to your emergency station. If you are advised to evacuate, do so immediately. Remember that floodwaters can rise very rapidly in Texas. If time permits, however, there are several steps you should take to protect your property.

☐ **Fill containers, bathtubs, and sinks with clean water.** There's a good chance your regular water supply will be cut off or become contaminated.

☐ **Shut off all utilities (water, gas, and electricity)** at the main switches and valves. Use caution if the area is already inundated.

☐ **Move personal property to higher ground.** Outdoor articles also should be moved to safety or securely anchored.

If evacuation becomes necessary...

☐ **Move quickly but calmly.** Don't wait until the last minute to leave. Take personal necessities with you, including medication, eyeglasses, and clothing.

☐ **Avoid areas that are already flooded.** Use evacuation routes suggested by local officials. Do not drive over flooded areas: roads may be impassable or already washed away. Abandon stalled vehicles and walk to higher ground.

RECOVERING FROM A FLOOD:
Proceed Carefully

If your home has been damaged by a flood, you can take a number of steps to expedite the recovery process.

☐ **Wait until officials assure you that the flood danger has passed** before reentering any area.

☐ **Call your flood insurance agent.** An adjuster will be sent to inspect the damage.

☐ **Before entering a building, make sure it is not in danger of collapsing.** Allow it to air out to remove foul odors or gas.

☐ **Use flashlights—not lanterns or torches—** when entering a building because of the possible presence of gas. Also, watch for live electrical wires. Make certain the main power switch is turned off, and do not turn on any lights or appliances until an electrician has checked the system.

☐ **Clean up as soon as possible.** Open windows and doors to dry out the building. Shovel out mud while it is still moist. Throw away perishable foods. Scrub and disinfect walls, floors, and household items. Thoroughly clean, dry, and air out clothing, rugs, and bedding.

☐ **Test and purify drinking water before using.**

☐ **Photograph damaged areas or items and keep records of repair activities.**

For more information or to order copies of this brochure, please contact the Flood Mitigation Planning Division office of the Texas Water Development Board at (512) 463-6478