

## FLOOD FACTS

- Floods and flash floods happen in all 50 states.
- Most homeowners insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance.
- Just an inch of water can cause costly damage to your property.
- Flash floods often bring walls of water 10 to 20 feet high.
- A car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).
- If you live in a moderate-to-low risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$129 a year, including coverage for your property's contents.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. The City of Alamogordo participates in the NFIP.
- Typically, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding.
- The average annual U.S. flood losses in the past 10 years (2002-2011) were more than \$2.9 billion.
- When your community participates in the Community Rating System (CRS), you can qualify for an insurance premium discount of up to 45%. City of Alamogordo residents receive a 5% discount based upon their CRS rating.
- Since 1978, the NFIP has paid over \$36.9 billion for flood insurance claims and related costs (as of 12/31/10).
- Over 5.5 million people currently hold flood insurance policies in more than 21,000 communities across the U.S.
- For information on what to do before, during, and after a flood go to the following website: [www.ready.gov/floods](http://www.ready.gov/floods)

## **Turn Around Don't Drown®**

Each year, more deaths occur due to flooding than from any other severe weather related hazard. The Centers for Disease Control 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. Why? The main reason is people underestimate the force and power of water. Many of the deaths occur in automobiles as they are swept downstream. Of these drownings, many are preventable, but too many people continue to drive around the barriers that warn you the road is flooded.

### **What Can I Do to Avoid Getting Caught in This Situation?**

Most flood-related deaths and injuries could be avoided if people who come upon areas covered with water followed this simple advice: **Turn Around Don't Drown®**.

The reason that so many people drown during flooding is because few of them realize the incredible power of water. A mere six inches of fast-moving flood water can knock over an adult. It takes only two feet of rushing water to carry away most vehicles. This includes pickups and SUVs.

If you come to an area that is covered with water, you will not know the depth of the water or the condition of the ground under the water. This is especially true at night, when your vision is more limited.

Play it smart, play it safe. Whether driving or walking, any time you come to a flooded road, **Turn Around Don't Drown®**

Follow these safety rules:

- Monitor the NOAA Weather Radio, or your favorite news source for vital weather related information.
- If flooding occurs, get to higher ground. Get out of areas subject to flooding. This includes dips, low spots, canyons, washes etc.
- Avoid areas already flooded, especially if the water is flowing fast. Do not attempt to cross flowing streams. **Turn Around Don't Drown®**
- Road beds may be washed out under flood waters. NEVER drive through flooded roadways. **Turn Around Don't Drown®**
- Do not camp or park your vehicle along streams and washes, particularly during threatening conditions.
- Be especially cautious at night when it is harder to recognize flood dangers.