

## Preparing for flash flood season

With flash flood season right around the corner, the Regional Flood Control District wants to make sure that valley residents are prepared. Number one on the checklist may be purchasing flood insurance, which is available to every resident, whether they live in a flood zone or not.

“There has been some confusion even among some insurance agents about the availability of flood insurance,” said Kevin Eubanks, Assistant General Manager of the Regional Flood Control District. “Flood insurance is available to every homeowner and renter, even if they are not in a flood zone.” Eubanks also explained that flood insurance is much less expensive for homes not located in a Federal Emergency Management Agency (FEMA) identified flood zone.

The Regional Flood Control District is working to ensure that residents have the correct information about flood insurance by producing a new public service announcement that clearly states the facts about flood insurance. “A common misconception is that if a home is not in a flood zone it will never be flooded,” said Eubanks. “A flood zone outlines areas that are at a higher risk for flooding. According to FEMA, which underwrites flood policies, between 20 and 25 percent of flood damage claims are made by people whose homes were not in an official flood zone.”

Typical homeowner’s policies do not cover damage caused by flooding, and a separate policy must be purchased. It takes 30 days for flood insurance to take effect. The cost of the policy depends on several factors including where the home is located, when it was built and the amount of coverage. The average cost of flood insurance for a home not in a flood zone is approximately \$500 a year. For more information about flood insurance or to be referred to a local agent, call FEMA at 1-888-CALL-FLOOD.

Flash flood season is July through September, but floods can and have happened in every month of the year. It is important to make smart decisions when it rains. Motorists should take extra precautions when driving, and eliminate any unnecessary travel. Just a few inches of swiftly moving water can severely impact a driver’s ability to control their vehicles, even SUVs. Never drive through a flooded roadway or around barricades; roads underneath may be damaged and impassable. If you are caught in a severe storm, it is better to pull over to higher ground and wait for the storm to pass.

Never let children or pets play in floodwater, which is filled with oil, chemicals, pet waste and other dangerous debris. Keep them away from flood channels, detention basins and underground storm drains. Water in these facilities can rise as fast as one foot per minute and move as quickly as 30 miles per hour. Even a small

amount of floodwater can sweep you under and you could drown. National statistics show that more deaths occur in floods each year than any other natural disaster.

For more flood safety tips and other important information, contact the Regional Flood Control District at (702) 455-3139. You can also visit our website at [www.ccrfcd.org](http://www.ccrfcd.org).