



COUNTY OF NORTHAMPTON

Department of Administration Division of Emergency Management Services

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Flood Safety Awareness



Northampton County Emergency Management Services encourages everyone to learn more about how to protect against the dangerous effects of flooding.

Flooding is a serious threat to the United States and its territories in all months of the year. The most prevalent natural hazard in the Lehigh Valley region is by far flooding. September is National Preparedness Month; designated to highlight the many ways we can prepare for disasters, and protect people and property.

Below are some important flood facts and recommendations from FloodSmart.Gov -- the official site of the NFIP. If you would like additional information on how to prepare for emergencies or if you would like to request preparedness information for your organization, please contact us at 610-746-3194 or visit www.ncem-pa.org.

Flood Facts

Flooding: America's #1 Natural Hazard!

Why Care About Flooding

Floods are the most common natural disaster in the United States. They've caused nearly \$24 billion in U.S. flood losses in the last 10 years. There is a 26 percent chance of experiencing a flood during the life of a 30-year mortgage in high-risk flood areas. However, losses due to flooding are not covered under typical homeowner's and business insurance policies.

(Over)

Causes of Flooding

- Hurricanes and tropical storms cause floods that can create far more damage than high winds.
- Nor'easters, or extra-tropical cyclones, also cause flooding and storm surge.
- Heavy rains, winter storms, and spring thaws bring flooding to river basins.
- Overburdened or clogged drainage systems lead to property damage both within and outside floodplains.
- Construction and new development affect natural drainage and create new flood risks.

Determine your Flood Risk at FloodSmart.gov

Is your property in a high risk or moderate to low risk area? Knowing your flood profile will help you understand your risk of financial loss.

Find out your relative flood risk right now — online at FloodSmart.gov's "Assess Your Risk". Simply enter your property address to see your relative risk, find links to flood maps, and other flood insurance community resources.

Flood maps determine your level of risk. You can also view current flood maps at FEMA's Map Store located at www.store.msc.fema.gov. FEMA is also undertaking a nationwide effort to produce new digitized flood maps for hundreds of communities over the next five years. These new maps will reflect changes in floodplains caused by new development and natural forces.

News for Low-Risk Properties

Expanded, Lower-cost Coverage

If a single family home or business is located in a low- to moderate-risk area, the owners may be eligible for the Preferred Risk Policy (PRP). For homeowners, this policy covers the home and contents for as little as \$119 a year. PRP policies are available for businesses as well, saving about 30 percent off standard premiums. Contents-only PRP policies are available for renters, and business owners that lease their buildings. Ask an insurance agent for details.

Other Flood Precautions People Should Take

Being FloodSmart includes protecting your property before floods occur. Be sure that major appliances, electric switchboxes, outlets and heating equipment are well above potential flood levels. Install floating drain plugs and sewer system backflow valves to help prevent flood drain overflow.

Find Out More About Flood Insurance

Flood insurance is offered through the National Flood Insurance Program, which provides federally backed protection against flood losses. To find out more, call your insurance agent, contact the NFIP at 1-800-427-2419 to find a nearby agent, or visit www.FloodSmart.gov.

Flooding happens anywhere at any time!