

National Flood Insurance Program (NFIP)

Flood insurance protects two types of insurable property - your building and its contents (your possessions). Neither covers the land they occupy. Flood Insurance is available to owners and renters.

Building coverage includes:

- The insured building and its foundation.
- The electrical and plumbing system.
- Central air conditioning equipment, furnaces, and water heaters.
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers.
- Permanently installed carpeting over unfinished flooring.

Contents coverage includes:

- Clothing, furniture, curtains and electronic equipment.
- Portable and window air conditioners
- Portable microwaves and dishwashers.
- Carpeting that is not already included in property coverage.
- Clothing washers and dryers.

The two most common reimbursement methods for flood claims are:

Replacement Cost Value (RCV) and Actual Cash Value (ACV). The RCV is the cost to replace damaged property. It is reimbursable to owners of single-family, primary residences insured to within 80% of the building's replacement cost.

For more information visit:
www.floodsmart.gov

What should I have ready to take with me if a flood forces me out of my home?

Prepare a Disaster Supply Kit/Go Bag:

- Flashlight
- Radio – battery operated
- Batteries
- Whistle
- Sturdy shoes, a change of clothes, and a warm hat
- Dust mask
- Pocket knife
- Cash in small denominations
- Fully charged cell phone
- Some water (1gal/person/day) and prepared food (can opener)
- Map of the area you plan to go
- Copy of health/property insurance, identification cards and any important documents
- Extra prescription eye glasses, hearing aid or other vital personal items (Toothbrush and toothpaste)
- Prescription medications and first aid supplies
- Don't forget to make a Go-bag for your pets.

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Flooding

Am I ready?



Schenectady County
Office of
Emergency Management

Did you know?

Schenectady County has had nine serious floods in the past 98 years, and almost half occurred in the past 13 years?

The Frequency of flooding is unpredictable. This is why you should always be prepared.

- Check with FEMA (www.fema.gov) to see if you live in a flood prone area.
- Be aware of potential flood conditions - ice jams or excessive rainfall locally or upstream in the watershed.
- Stay tuned to NOAA Weather Radio, local radio and TV for flood information.
- Move or elevate essential items, chemicals, pesticides, paints, etc. from flood prone areas such as your basement or garage.
- Be prepared to turn off gas and electric service at the mains if you are told to evacuate your building.
- Pre-arrange a location to move motor vehicles to higher ground.
- Buy flood insurance.



What can I do to minimize the flood damages to my home and personal belongings?

- Elevate your electrical panel, furnace, water heater and appliances above common flood levels. Raise any light or electrical outlets.
- Replace any baseboard heaters that are in danger of being flooded.
- Have a licensed plumber install check valves in your sewer, drain pipes, and sump pumps to prevent water from backing up into your basement.
- Waterproof basement walls to prevent seepage from ground water.
- If possible, elevate any potential hazardous material, i.e. lawn and garden chemicals, paint, paint thinner, solvents, auto fluids, household cleaners, and drain cleaners above common flood levels.
- Remove any carpeting on steps leading to the basement, and be sure to remove any carpeting in the basement and just go with loose-laid carpet or rugs.
- If you rely upon a sump pump in your basement, be sure to install a battery-powered backup sump pump in case of flooding.
- Dry Flood-Proof your home.

For more information visit:

www.fema.gov/library/viewRecord.do?id=1420

What is Dry Flood-Proofing?

Dry flood-proofing is making a house watertight below the flood protection elevation so that floodwaters cannot enter. This is done by sealing the walls with waterproof coatings, impermeable membranes or supplemental layers of masonry or concrete. Doors, windows, and other openings also must have permanent or removable shields.

