

Flood Tips You Can Use At Home

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Flash floods are the #1 weather-related killer in the United States!

The key is planning ahead. Know your area's flood risk. For information, call your local National Weather Service office, Red Cross chapter, or local emergency management agency. Identify in advance where to evacuate... A friend's home, a motel in another part of town or a shelter. Seek out places on higher ground!

Think-ahead Tips:

- Keep your automobile fueled.
- Post emergency telephone numbers by phones.
- Install smoke detectors and fire extinguishers in your home.
- Inspect your home for items that can move, fall, break, or catch fire.
- Have your family learn CPR and first aid, how to use a fire extinguisher, and how and when to turn off water, gas, and electricity in your home.
- Keep a battery-powered portable radio, emergency cooking equipment, and flashlights in working order. Install check valves in building sewer traps to prevent flood water from backing up into the drains of your home.
- Prepare a disaster supply kit. Store these supplies in sturdy, easy-to-carry containers, such as backpacks or duffel bags. Keep important family documents in a waterproof container. Keep a smaller disaster supply kit in the trunk of your car.

Your disaster supply kit should include:

- A 3-day supply of water (one gallon per person per day) and food that won't spoil
- One change of clothing and footwear per person
- One blanket or sleeping bag per person
- A first aid kit, including prescription medicines
- Emergency tools, including a battery-powered portable radio, flashlight, and plenty of extra batteries
- An extra set of car keys and a credit card or cash
- Special items for infant, elderly, or disabled family members

Car Tips:

Nearly half of all flash flood fatalities are auto related! Be aware that the roadbed may not be intact under floodwaters. NEVER drive through flooded roadways. If your vehicle stalls, leave it immediately and seek higher ground. **Two feet of water will carry most automobiles away!** If your car gets flooded with water, do not try to start it. You could cause irreparable damage. Instead, call a tow truck.

Insurance Tips:

Traditional homeowners' insurance covers water damage from busted pipes or shattered windows during a storm. To cover the damage from rising waters, you need flood insurance. Even if you don't live in an area zoned for flooding, you may want to consider it. Flood insurance must be in place 30 days before the damage date.

Evacuating:

- Make sure you take all of your insurance information, passports, and other irreplaceable documents with you!

- Move items to higher shelves or second stories.
- Before leaving your home, turn off fuse boxes and close main gas valves.
- Unplug appliances, computers and any other equipment that could be affected by a power surge.

Renters' Rights:

(Note: If you rent an apartment, a traditional renter's policy will not protect you from rising water. Check with your landlord to see what kind of coverage is on your property. Keep in mind, your landlord's policy probably just insures the structure of your building, not the items inside. This means your items are not insured! You can usually purchase your own flood insurance. Contact an insurance agent for more details.)

Many renters don't know their rights. Renters are advised to follow these steps when requesting repairs:

- If there is flood damage to your apartment, don't do anything to rugs, or any other items owned by the apartment complex unless you have written permission!
- Send the landlord a letter outlining the needed repairs. Keep a copy of the letter for your records.
- If the landlord does not respond within a reasonable amount of time, send another letter. Let the landlord know whether you intend to end the lease, repair the problem and deduct the cost from the rent or file suit if the repairs are not made.
- If the landlord does not make the repairs within seven days after receiving the second letter, you should get advice from an attorney before taking the next step.

Under Texas law, tenants have the right to safe and healthy living conditions. If the landlord will not make repairs needed to protect health and safety, contact an attorney!