

March 2014

Emergency Preparedness Pointers

Troubled Water

Flood Safety Awareness Week is March 17-21; it's a time to consider that it doesn't take a major flood event to cause flowing water to cross roads or yards and create risk to both people and property. Winter weather is coming to a close as snowmelt runoff has already threatened homes in north Ada County this year. These homes are not near the river and are not normally threatened by rain or runoff. Frozen ground prevented precipitation from being absorbed and first responders had to conduct operations to protect the homes.



No Risk Of Flood?



According to the National Flood Insurance Program (NFIP), everyone is at risk of flooding. Almost twenty percent of all flood claims in the United States are from properties outside the area designated as a special flood hazard zone. Flooding can be caused by heavy rains, melting snow, storm debris, new development and damaged, clogged or inadequate drainage systems. A property could be far from the river or foothills gulches and still be flooded by one of these sources. It is very important to review your property insurance policy. Most often, it doesn't cover flood damage. For insurance purposes, flood is generally defined as water that has traveled over the ground before causing the damage. It doesn't take much to add up fast; two inches of floodwater could cause an estimated \$21,000 in damage to a 2,000 sq. ft. home. The NFIP has resources to help explain these types of risk including the Flood Risk Scenario tool below.

http://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/flood_scenarios.jsp



Water Seldom Travels Alone



As floodwaters travel over the ground they pick up a little bit of everything they come in contact with. Contaminants may be obvious, such as pieces of debris, or they may be microscopic, such as bacteria or infectious organisms. At times, floodwaters will also carry ground dwelling animals, such as snakes. This is particularly dangerous after the floodwaters recede and the displaced animals are left in an unfamiliar place, such as your house. Untreated floodwater should never be used for drinking, cooking or bathing. Toxic chemicals (oils, cleaners, fertilizers) from roadways, households or commercial facilities could be in the water along with other harmful microscopic organisms (E. coli, Salmonella).



Water In The Yard



A flood does not have to reach the house to cause damage. Landscaping can be wiped out by an event. Beyond landscaping, homes with wells or septic systems have their own set of risks. Floodwaters can contaminate wells or damage septic systems. After a flood, well water should be tested by authorities before resuming use of the well. For information on well water quality go to:

http://www.cdhd.idaho.gov/eh/water/waterquality_index.htm

Septic systems present their own set of challenges during a flood. Limiting the use of the system while the soil is saturated or flooded is critical. Opening the system to pump it out while the soil is saturated increases the risk of mud and silt entering the drain field and could cause the tank to pop out. The Environmental Protection Agency provides more detailed information on septic systems and flooding at:

<http://water.epa.gov/drink/emergprep/flood/septicssystems.cfm>



Preparing For Recovery



Hopefully you will never have to recover from a flood event in your home. It can be a complex situation involving paperwork, clean up and restoration efforts. But part of being prepared is planning for and understanding what the recovery steps would be. Below are two links with more information on this subject:

<http://www.redcross.org/prepare/disaster/flood>

http://www.floodsmart.gov/floodsmart/pages/preparation_recovery/after_a_flood.jsp



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