

DID YOU KNOW

Standard homeowners' insurance doesn't cover flooding

INSURING PROPERTY

In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. The Federal Government requires flood insurance on properties located in Special Flood Hazard Areas (SFHA) as a condition for financial institutions to provide federally-backed loans. Participating communities, like Mount Vernon, agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

Don't hesitate to contact the City (360-336-6214 or PermitTech@mountvernonwa.gov) to find out if your property is located in the SFHA. The City can also provide information on:

- Flood depths and special flood hazards
- Location of floodways
- Areas with known drainage problems
- Location of known or suspected wetlands
- Historic flood information

WHAT IS A FLOOD?

A temporary condition where normally dry land is partially or completely covered by water. Flooding can occur from:

- Overflow of inland waters
- Overflow of tidal waters
- Runoff of surface waters

River level forecasting can be viewed at:
<https://www.nwrfc.noaa.gov/rfc/>

YOU ARE RECEIVING THIS INFORMATION BECAUSE YOU LIVE IN OR NEAR A FLOODPLAIN OR FLOOD PRONE AREA

Esta información está disponible en español en el sitio web de la Ciudad en: www.mountvernonwa.gov/127/Flood-Protection-Awareness

BUILD RESPONSIBLY

If your property is in a flood hazard area, you can reduce the damage caused by flood waters and make cleanup easier by using flood damage resistant building materials. Building materials are considered flood resistant if they can withstand direct contact with flood waters for at least 72 hours without being significantly damaged.

FLOOD EDUCATION - BECOME INFORMED!

Check out these websites to learn more:
<http://www.fema.gov>
<https://www.floodsmart.gov/floodsmart>

FLOOD INFORMATION



The City of Mount Vernon is framed by the beauty of the Skagit River. However, when conditions are right, this water resource can turn into flooding hazards for our homes and property.

Combinations of heavy rain, melting snow, or other severe storm threats can make floodplain living dangerous. Floodplain residents need to be aware of the risks posed to their community and incorporate these risks into their preparedness plans.



PROTECT NATURAL FLOODPLAIN FUNCTIONS

Things you can do to reduce storm water runoff and pollution on your own property:

- ⇒ Direct your downspouts onto lawn and garden areas
- ⇒ Sweep up debris on your sidewalk/driveway - don't wash it off
- ⇒ Use a rain barrel
- ⇒ Don't dump anything down a storm drain
- ⇒ Clean the rain gutters in the spring and after all the leaves have come down in the fall
- ⇒ Extend the rain gutter downspouts well out and away from your home

PROTECTING PEOPLE

- Learn the safest route from your home or business to high ground
- Teach all family members how, where, and when to turn off utilities
- Plan for a meeting place outside of the hazard area
- Create Basic Emergency Supply Kits and have them ready
- Do not drive around barricades, they are there for your safety
- Never drive through a flooded area. Cars can be carried away by just two feet of water
- Don't walk or wade through flood waters. You can be knocked off your feet by as little as six inches of moving water

PREPARE FOR A FLOOD NOW

Put together a supply kit including battery-powered flashlights and radio, first aid and medications, rain gear and warm clothing, sleeping bags or bedding, several days' worth of canned foods and bottled water, and any other personal items you must have for health and safety.

Don't forget to prepare for your pets too!



PROTECTING PROPERTY

- Unanchored fuel tanks outside your property can damage your building or be swept downstream, damaging other properties. The supply line to an unanchored tank in your basement can tear free and fuel can contaminate your basement. Make sure that fuel tanks are anchored properly.
- Raising electrical system components above the anticipated flood level will help prevent damage to the electrical system and reduces the potential for fire from short circuits in flooded systems. All components should be raised at least one foot above the base flood elevation (BFE) for your property.
- Prepare or update a list of important belongings. Store valuables and important documents in water-proof or water-resistant containers above the base flood elevation – preferably on an upper floor.